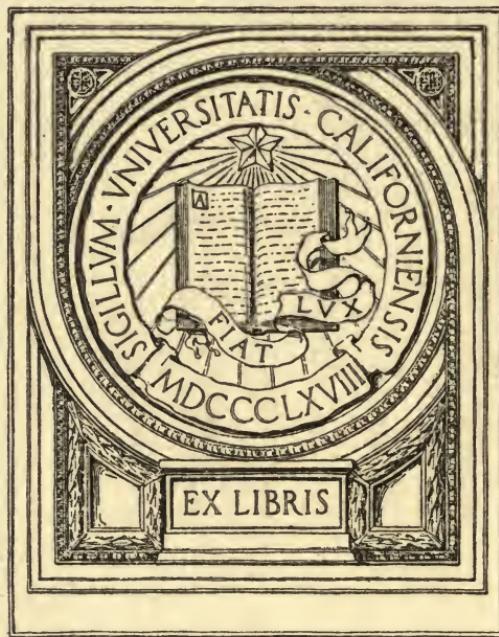


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CURRENT PROBLEMS

NUMBER 5

SOCIAL AND ECONOMIC SURVEY OF A COMMUNITY IN NORTHEASTERN MINNESOTA

BY

GUSTAV P. WARBER, M.A.

Sometime Assistant in Agricultural Economics in the University of
Minnesota



MINNEAPOLIS
Bulletin of the University of Minnesota
March 1915

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PREFACE

In selecting localities for the social and economic surveys conducted by the Division of Research in Agricultural Economics of the University of Minnesota, it has been the object to choose communities that are typical of different sections of the State. The first, published in 1913, covered a township in Southeastern Minnesota which is representative of those regions where diversified farming and dairying have reached a fairly high state of development. The community selected for this survey is in the cut-over section of Eastern Minnesota (between the Twin Cities and Duluth), where potato raising and dairying are the principal sources of agricultural income, and where farms are comparatively small. The other community selected is in the Red River Valley, near Crookston, and is typical of the large-farm grain-growing section of the State. The field work for these last two surveys, of which this is one, was performed during the summer of 1913.

This survey, and the one taken simultaneously in the Red River Valley, differ from that previously published in that an attempt has been made to include both a farming and a village community, instead of a farming community alone. A village has been selected as the center of economic activities, and the territory covered is that which is tributary to the village, i. e., the territory which uses the village both as a shipping point and as a place to buy supplies and professional services. In this way, it has been intended not only to bring out a comparison between life on the farm and life in a small Minnesota village, but also to bring out the economic dependence of the one on the other. In this survey, it was found that the differentiation between village life and farm life has developed to such a relatively slight extent, that the two are carried along together in the presentation of the data. In the Red River Valley survey, on the other hand, the village life is so entirely different from farm life that the two have been treated separately.

The object of these surveys is to subject to statistical measurement certain rural social and economic forces in order to fur-

nish more exact data as a foundation for constructive programs of rural betterment. No attempt is made in the presentation of these reports to offer such constructive programs, principally because the data obtained are confined to such restricted localities that broad generalizations would be dangerous to make. It is hoped, however, that as these studies continue, thus rendering comparisons of conditions in different communities possible, certain fundamental facts will gradually unfold, with the result that sane and definite methods of procedure may be evolved. In the meantime, it is also hoped that the facts set forth will not only prove suggestive to those who are studying the rural life problem, but that they may also furnish definite evidence, either corroborative or adverse, as to the wisdom of policies and theories that they may be advocating.

This series of surveys was originally planned by Mr. C. W. Thompson, formerly Director of the Bureau of Research in Agricultural Economics, University of Minnesota, but now in charge of the rural-organization work in the office of Markets and Rural Organization, United States Department of Agriculture. The preliminary arrangements for this survey, and the detailed planning of the schedules and methods of procedure were perfected by Mr. Thompson, with the aid of Mr. Warber, before the former's resignation from the University of Minnesota. It should also be stated that Mr. Thompson has given generously of his time in reading manuscript and in giving valuable counsel throughout the preparation of this report. The field work was performed during the summer of 1913 by Mr. G. P. Warber assisted by Mr. C. A. Halverson, and the writing of the report has been performed by Mr. Warber, now with the office of Markets and Rural Organization, United States Department of Agriculture. The able assistance of Miss Olga Axness in working up the statistical results from field notes is also gratefully acknowledged.

L. D. H. WELD,
*Chief of Division of Research
in Agricultural Economics*

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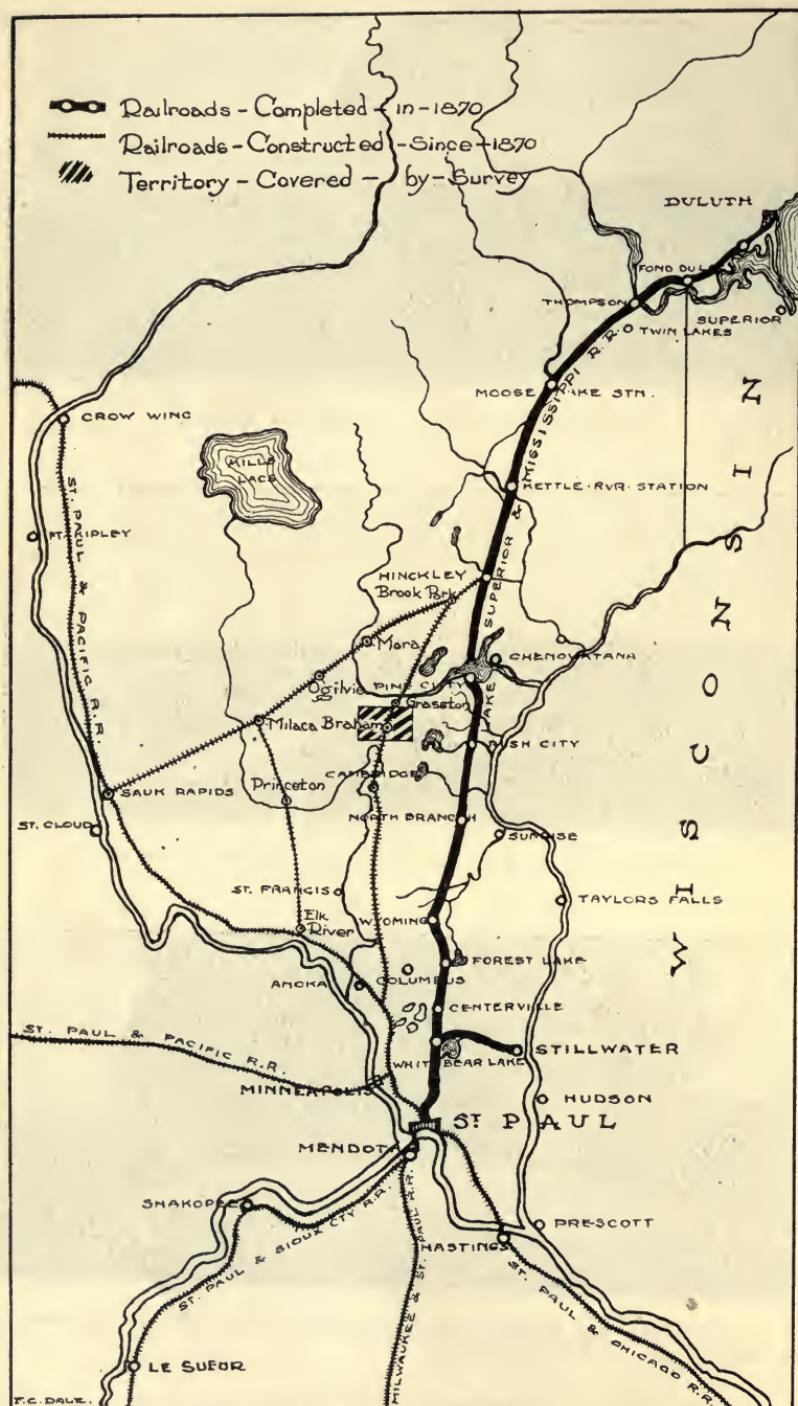
A general view of the village of Braham.



A general view of farming land in the Braham community



A view showing varying soil formations in this territory, caused by prehistoric glacial inundations.



Map I. Eastern part of Minnesota showing location of community covered in this survey.

SOCIAL AND ECONOMIC SURVEY OF A COMMUNITY IN NORTHEASTERN MINNESOTA

INTRODUCTION

The town of Braham which is the center of the community described in this survey is located in the extreme northwestern corner of Isanti County, State of Minnesota. The territory tributary to this village lies divided between the four counties of Isanti, Chisago, Pine, and Kanabec. The parts of these counties covered by the survey are indicated by the accompanying map. A reference to this will help one to understand not only important facts as to the topography, soil conditions, and natural vegetation, but will also help to give a better understanding as to the causes and incidents of the early settlement and development of the community.

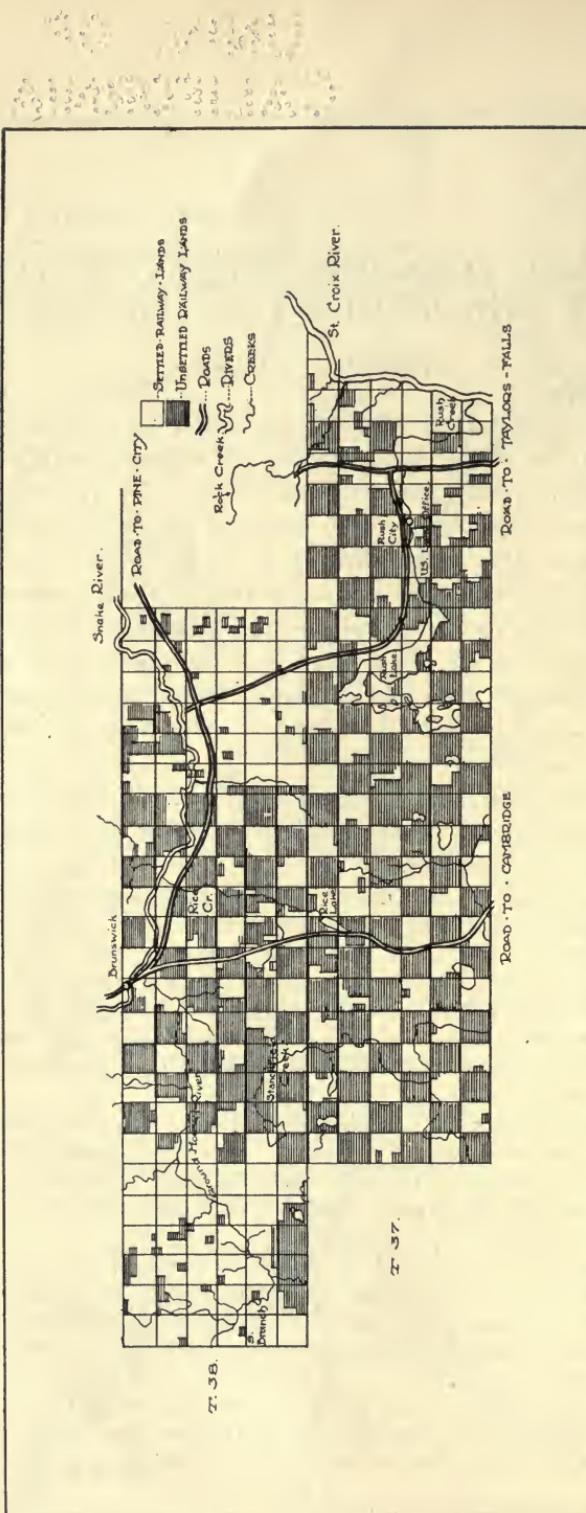
As to the geology and topography in general, the Geological Survey of the State of Minnesota, Vol. II beginning on page 399, has the following description:

The greater part of this district is an approximately level plain of gravel and sand, belonging to the modified drift. Some portions of this tract are slightly or moderately undulating or rolling, with the elevation ten to twenty-five feet, rarely more, above the depressions and lakes; but it is mainly almost level with the sloughs and lakes only five to fifteen feet lower than the general surface. Several considerable areas, not included in this tract of modified drift, remain to be described in the ensuing paragraph.

"A belt of morainic till extends across Maple Ridge and Stanchfield, the northern tier of townships in Isanti County, and Nessel, the most northwestern township of Chisago County, having a prominently rolling or hilly contour, with the greatest heights forty to seventy-five feet above the hollows and lakes.

"The last act of the glacial epoch was to spread a vast mantle of gravel and sand, due to the melting of the glacier and the drainage from further north. . . . A bayou-like flood of muddy, tumultuous water, partly from the Mississippi Valley and partly from the St. Croix swept over this district.

"At a somewhat later stage the rivers cut into this gravel expanse, leaving a broken margin, and still later were again and again reduced. Thus there were formed three or more levels of gravel plains, the upper-



most and oldest forming the general upland, and the others constituting terraces along the river (St. Croix).

"Earlier than the formation of this sheet of gravel and sand, or to a large extent contemporary with it, the ice lobe moving from the northwest, was spread over these counties. The result of its action was to let down a clay till. This till is distinctly morainic, excepting its most eastern portions where it becomes less stony and might be called pebbly clay. Prior to the spreading of this clay till there had been an inter-glacial epoch, and the climate had been suited to the growth of forests the remains of which are found in numerous wells in the town of Nessel, north part of Chisago County."

Many of the farmers of this section, having observed this latter strange phenomenon, believed it to be indisputable evidence of the great deluge referred to in biblical history. Likewise with regard to the numerous soil variations there are many fantastic notions as to how these came about.

An explanation of the early settlement of this territory during the time when there was still so much good prairie available for homesteading, may be had from the following bits of history of the beginning of the Superior and Mississippi Railway Company which opened up the territory covered by this survey. (See Map I.)

RAILWAY HISTORY

The original charter granting permission to build this road was passed by an act of the Legislature, May 23, 1857. By a subsequent act in 1861 the charter was amended, and it was in accordance with the provisions of this latter act that the road was finally built. The farmers of to-day refer to this act with great resentment because "it gave away tax-free to railroads land which was taxed as soon as farmers owned it." In the main, the following quotations, taken from an old farmer who seemed to be pretty well informed on this act, appear to be fairly well in accordance with the facts: "In a very friendly sort of a way the Legislature authorized \$5,000,000 capital and as much debt as might be necessary. The State told the company to help itself; it could cross roads, appropriate 200 feet of road for its use on the way, and as much as might be found necessary for gravel or turn-outs, or anything of that sort. If the engineer in charge cared to use anything he might take it, any land, streams, timber, and materials of any kind. Only school lands had to be

paid for at \$1.25 per acre and roads and waterways had to be put back in shape.

"The company might commence to build at any convenient point within the State at the northwest end of Lake Superior and run by the easiest or most feasible route to some point on the Mississippi. Other conditions were of course also prescribed, though not very severe. Naturally the rights of the public had to be protected, and so the Legislature very wisely provided that conductors and brakemen had to wear badges, and locomotives had to have alarm bells attached."

The actual construction of the road made but little progress, however, until after the Legislature had succeeded in getting a liberal appropriation of Government lands besides those granted by itself. Quoting from the pamphlet issued by the land department of this railroad in 1870, "The land grant made by the Government of the United States and by the State of Minnesota in aid of the construction of this road is the largest in quantity and most valuable in kind ever made to any railway in any of the states of the Union. The grant amounts to seventeen square miles or sections (10,880 acres) of land for each mile of road, of which ten sections per mile were granted by the United States and seven sections per mile by the State of Minnesota."

About 1870 the road was nearing completion and the company began to advertise for settlers. The large amount of land at its disposal may be seen by a reference to Map II on page 2. All the shaded area on this map was property of the Lake Superior and Mississippi Railroad Company in 1870. The unsettled portions had been either filed as homesteads or otherwise disposed of by the State. Just why this densely wooded area should have been taken up by settlers at so early a date, when there was so much good prairie land to be had for farming purposes, can best be seen by the arguments put forth in the pamphlet issued by this company at that time. The following bits of quotations will not only illustrate some of these, but will also throw light on some of the important history of the early settlement of this country:

"Portions of this land are covered with pine and other valuable timber and interspersed with prairie and natural meadows or grazing lands. Settlers coming to this State from old settled districts should bear in mind that this is a comparatively new country and that they can scarcely hope to find all the comforts and conveniences of their

old homes. To some extent and for a time, they may have to rough it; but with industry and a determination to succeed, none, not even the poorest, need fear failure. A few years at the most will secure them a good home, while busy towns and villages will spring up around them. If to this be added a healthy climate and a soil unsurpassed in fertility, an abundance of pure water from running streams and innumerable lakes, whose picturesque scenery is the theme of poet and painter, and within a state whose unexampled progress is a marvel of the present decade—what more can be desired?"

It may appear to some that such glowing accounts as the foregoing would have but little influence on prospective settlers, yet several of the few remaining pioneers of this community stated that they know of little else that so attracted them into this new and wild territory as the splendid opportunities for hunting and fishing and the beautiful outdoor life in the summer.

These company lands were sold in tracts of forty acres and upwards for cash or on long credits at prices varying from four to eight dollars per acre, a liberal deduction being made for an entire cash payment. It may not be generally known but it is a fact that at this early date there was already in practice a system of amortization which has attracted so much attention in connection with our agricultural credit discussions in recent months. For instance, eighty acres were sold at five dollars per acre on the following terms of payment:

	Principal	Interest	Amount
1st...	\$22.00	\$26.46	\$48.46
2d...	54.00	22.68	76.68
3d...	54.00	18.90	72.90
4th...	54.00	15.12	69.12
5th...	54.00	11.34	65.34
6th...	54.00	7.56	61.56
7th...	54.00	3.78	57.78
8th...	54.00	.....	54.00

The purchaser had the privilege to pay up in full at any time he desired, thereby saving the payment of interest.

EARLY SETTLEMENTS

Rush City was the nearest railway point for the settlers of the territory covered in this survey. The railway pamphlet mentioned above gives the description of this place for 1870 as follows: "It is situated 54 miles from St. Paul in the midst of a very fertile and productive region, extending west for a distance of from twenty-five to thirty miles, east to the St. Croix River.

A settlement has sprung up here which is rapidly increasing and the town will doubtless soon become an active business place. A sawmill and machinery for the manufacture of furniture from timber, such as walnut, butternut, etc., growing in the vicinity, has been constructed which, with others about to be erected, will add greatly to the value of lands throughout this district. A sawmill for the cutting of pine timbers is also in operation within a mile of the station, but has not thus far been able to supply the demand from the immediate neighborhood." A glance at the two foregoing maps will give the location of this town as well as those following.

"Brunswick, twenty miles west of the railroad line on Snake River at the mouth of Ground House River, contains one sawmill, a number of dwellings, a schoolhouse, two stores, and two hotels." (At present Brunswick is merely a single country store with a postoffice in connection.) The reason for the importance of this point at that early date will be seen from what follows in the quotation: "About 20,000,000 feet of lumber annually passes from Ground House River to Snake River at this point Mission, Mud, Rice, and Stinchfield creeks; Ground House and Ann Rivers are first class logging streams."

Further information concerning the early settlement of this territory can be gleaned from the following quotations taken from the *Taylors Falls Reporter* in 1869, May 29: "Three miles from the station of Rush Creek is Rush Lake, one of the prettiest lakes in the State. It is in the heart of the sugar maple country, the region being heavily timbered. The soil is very rich and the country is being rapidly settled. Sixty-five miles from St. Paul the railroad crosses Snake River whence it runs into Cross Lake. There commences the great pine district. It is estimated that this season 20,000,000 feet of logs will pass through the sluice at Chengwatana (located on the shores of the Cross Lake), thence the logs float into the St. Croix River a few miles distant."

NATIVITY OF SETTLERS

Many of these early settlers were natives or had at least been in this country a number of years prior to their coming into these parts. The following table shows the various parts of the world from which the settlers of this region came:

TABLE I
NATIVITY OF EARLY SETTLERS

NATIVE-BORN	Chisago County	Isanti County	Kanabec County	Pine County	Totals
Minnesota.....	2,069	1,117	69	275	3,530
Middle Western States.....	278	93	17	46	434
Southern States.....	27	.....	12	27	66
East Central States.....	408	166	18	80	672
New England.....	143	148	42	54	387
Canada.....	138	54	8	65	265
FOREIGN-BORN					
Great Britain.....	37	36	.....	12	85
Ireland.....	114	24	.....	56	194
Sweden.....	2,369	2,006	151	102	4,628
Norway.....	25	14	.....	7	46
Denmark.....	40	9	.....	1	50
France.....	5	.....	.....	.....	5
Austria.....	12	.....	.....	2	14
Germany.....	327	184	6	59	576
Other foreign countries.....	130	63	8	71	272
Total foreign.....	3,059	2,336	165	310	5,870
Total population.....	6,122	3,914	331	857	11,224
Per cent foreign.....	50%	60%	50%	36%	Average 52.2%

The nativity of the present day population of the particular townships with which we are immediately concerned, may be seen from the following table:

TABLE II
NATIVITY OF PRESENT POPULATION—MINNESOTA STATE CENSUS, 1905

	CHISAGO COUNTY	ISANTI COUNTY			KANABEC COUNTY		PINE COUNTY
		Nessel Township	Braham Village	Maple Ridge Township	Stanchfield Township	Brunswick Township	
Native born, outside of Minnesota.....	71	52	44	36	35	39	45
Minnesota born.....	717	237	580	548	442	557	498
Germany.....	122	1	1	2	8	6	66
Sweden.....	324	149	422	443	407	415	237
Norway.....	4	4	9	6	23	8	2
Canada.....	5	2	2	1	2	.....	1
Ireland.....	3	.....	.....	.....	.....	.....	.....
Denmark.....	12	3	.....	2	1	1	7
England.....	1	.....	.....	2	.....	.....	1
All other countries.....	2	.....	.....	2	.....	1	2
Total foreign born	473	159	434	456	441	431	316
Per cent of total foreign populat'n	37.5%	35.5%	41.0%	43.8%	48.0%	41.9%	36.8%

A study of the following figures from the national census for 1900 and 1910, gives a further analysis of the nativity of parents:

TABLE III
NATIVITY OF PARENTS, 1900 AND 1910

	Chisago County		Isanti County		Kanabec County		Pine County	
	1910	1900	1910	1900	1910	1900	1910	1900
Natives of native parentage.....	1,960	1,467	1,410	931	1,410	644	3,100	1,852
Per cent of total population.....	14.5%	11.1%	11.2%	8.0%	21.8%	14.0%	19.5%	16.0%
Natives of foreign or mixed parentage.....	7,094	6,762	6,758	5,926	3,016	1,972	7,591	5,096
Per cent of total population.....	52.4%	51.0%	53.6%	50.8%	46.7%	42.7%	47.8%	44.1%
Natives of foreign parentage.....	5,401	.....	5,350	.....	2,367	.....	5,835	.....
Natives of mixed parentage.....	1,693	.....	1,408	.....	649	.....	1,756	.....
Foreign born.....	4,455	5,018	4,443	4,812	2,032	1,956	5,002	4,440
Per cent of total population.....	32.9%	37.9%	35.2%	41.2%	31.5%	42.4%	31.5%	38.5%

The foregoing records show that the population is decidedly Scandinavian. It is evident, however, that foreign immigration has practically ceased, and that in this community as well as throughout this region in general, most of the population has become considerably Americanized.

GROWTH OF POPULATION

The following table has been taken in the main from United States census returns, and it shows the growth of population of the community by decades:

TABLE IV
STATISTICS OF POPULATION

	1910	1900	1890	1880	1870	1860
CHISAGO COUNTY:						
Nessel Township.....	1,131	1,288	1,065	867	500*	.....
ISANTI COUNTY:						
Braham Village.....	406	.....	.....	.....	.....	.....
Maple Ridge Township.....	983	1,015	554	376	268	.....
Stanchfield Township.....	1,005	1,175	759	491	93	30
KANABEC COUNTY:						
Brunswick Township.....	924	766	340	480*	93	30
Grass Lake Township.....	805	771	451	.....	.....	.....
Grassston Village.....	189	.....	.....	.....	.....	.....
PINE COUNTY:						
Royalton Township.....	955	786	342	55	.....	.....
Total population of towns surveyed.....	6,398	5,801	3,511	2,269	861	30
Population per square mile	29.6	26.9	16.2	10.5	3.9	.....

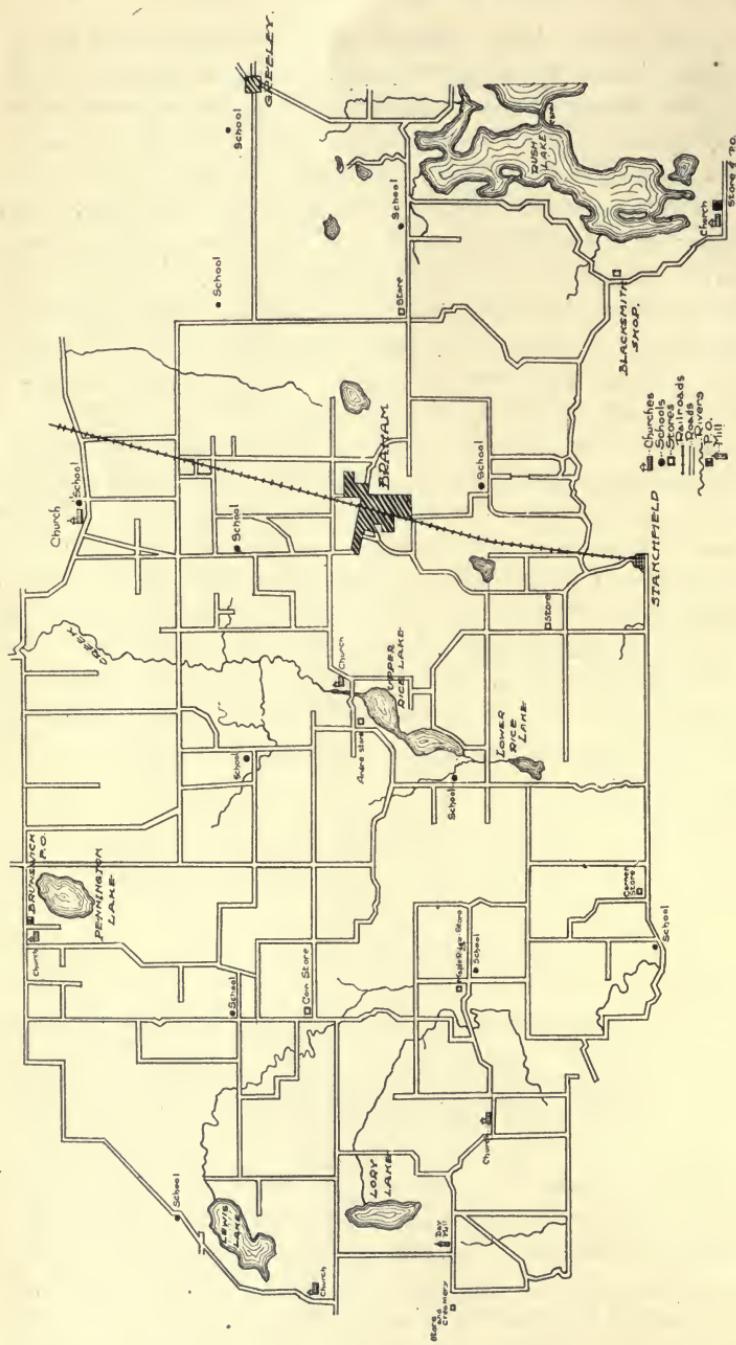
*No federal census returns—estimated from state census.

As may be seen from a glance at the population table of the townships covered by this survey, the village of Braham, which now is the center of this community, does not appear in the national census returns until the year 1910. This is because it was not until the year 1898 that the Great Northern cut-off, running through this territory from Coon Creek to Brook Park junctions,* was completed, and it is in connection with the completion of this railroad that the rapid development of this country hinges as well as the incidental growth of the villages of Braham and Grasston. A noteworthy fact in connection with these figures is the large population that this territory supports, considering the small proportion of the land which is improved. A study of the tables in the following chapter exemplifying the agricultural development of the community, will bring out this point very forcibly. The increase of population has about reached its limit, however, as may be seen from the following table in comparing the per cent of increase of the two decades 1900-1910 and 1890-1900. The counties of Kanabec and Pine both had a very remarkable increase during the last decade. This is to be explained by the fact that these counties still have several townships which are as yet but partially under cultivation. None of these sparsely populated townships are included in the survey, however.

TABLE V
RECENT GROWTH OF POPULATION

County	Total population					Increase				Population per square mile	
	1910	1900	1890	1880	1870	1900-1910	Per cent	1890-1900	Per cent	Total	Rural
Chisago.....	13,537	13,248	10,359	7,982	4,358	289	2.3	2,889	27.9	31.7	17.6
Isanti.....	12,615	11,675	7,607	5,063	2,035	940	8.1	4,068	53.5	28.5	28.5
Kanabec.....	6,461	4,614	1,579	505	93	1,847	40.0	3,035	192.2	12.1	12.1
Pine.....	15,878	11,546	4,052	1,365	648	4,332	37.5	7,494	184.9	11.2	11.2

The writer desires to explain to the reader that most of the findings of this survey have been organized and classified into eight different chapters which, for the sake of definiteness of purpose, are grouped into three parts. Part I consists of the three chapters which describe "how the community makes a living;" Part II includes the chapters which describe "how the community



Map III. The community covered by this survey, showing roads, churches, schools, etc.

is regulated and inspired in its ideals and activities;" Part III concludes with a description and a statistical enumeration of "what life affords to this community."

In the presentation of data revealed by this organized method of social discovery it has been the purpose of the writer to eliminate his own personal predilections or bias. Through frequent use of quotations it is hoped that the views and the spirit of the community itself may be sensed, if not accurately gauged. The writer's own views and conclusions follow the body of the survey proper. It is hoped that these purely personal views may not prove prejudicial to the body of the survey which was planned and executed in a strictly impersonal and objective manner.

PART I
ECONOMIC ACTIVITIES



Modern farm machinery can not be used to the greatest advantage when trees and stumps are allowed to remain in the fields.



County ditches have reclaimed much land which was formerly submerged by shallow lakes.



A typical view of a potato field. Only a few farmers have a sufficiently large acreage for an economical investment in potato machinery.

CHAPTER I

FARMING

In the introduction we have dealt in a general way with the beginnings of this community. What we shall have to say in this chapter will pertain more particularly to agricultural conditions. From a few of the very first settlers in what is now known as the Braham community, the following bits of historical data were obtained.

Lumbering had been going on in this section since about 1850. In the year 1867, there was a colony of about twenty farmers who had homesteaded their one hundred and sixty acres each, and had made crude beginnings at farming. Most of the settlers hewed out the material with which they constructed their houses. The nearest lumber-mill was at St. Francis on the Rum River about thirty miles away. As we have already seen the first local mill was put in at Brunswick in 1869. A shingle-mill was also put in operation there about the same time. Before that they used to split out shingles or hew them out of blocks. It is said that the Scandinavians used to soak these blocks in hot water and then split or shave off the shingles.

It will be remembered that at this time the railroad had not been constructed up to Rush City, and it was necessary for these early settlers to go down to St. Francis and other points for their flour and other necessary supplies. Some of these early Yankee farmers made a little extra money by "locating newcomers at the rate of twelve dollars a head," taking them down on foot to the Taylors Falls land office forty miles distant.

Practically all of these early settlers brought families with them and for a number of years their lot was an exceedingly hard one. Even after the Lake Superior and Mississippi Railroad began to operate up to Rush City in 1869, they were obliged to pay as much as five dollars for a sack of flour. Some of the farmers in these early years did not make enough to pay taxes. In many cases storekeepers won the undying gratitude of these unfortunates by paying the taxes for them. The manager of one big lumber company also helped out by distributing potatoes for

seed, free of charge. If it had not been for the work that was offered to these early comers by the lumber companies, very few of them would have been able to pull through. As it was, almost any able-bodied laborer could get thirty dollars per month or more by working in lumber camps during the winter.

The type of agriculture practiced was of the very crudest. Hardwood timber covered practically all of the heavier soil which was first taken up. It is said that during the first few years, to get a little clearing, settlers would cut down the choicest kind of hardwood timber—logs which would now be worth sixty dollars per thousand feet—and burn them. An acre or so of clearing was all that the average family had, and upon this they would “scratch in a few potatoes and other vegetables between the stumps.” When later the industrious settlers began to buy oxen, they of course tried to plow as much as possible, but such plowing was between the stumps which were hard to grub out. In fact it is said that it was not until the Scandinavians came into the country that grubbing was at all begun. The old German and Swedish settlers say that “American fellows were too smart to wear themselves out by a life time of grubbing which would clear at best only six or seven acres; but we fool foreigners weren’t afraid to work as long as we could make enough to live on.” One of these old settlers who was “still on the job” tells of how the Indians used to taunt him about his working so hard “only to get something to eat and live!” Anyone who has seen the immense stumps with “roots that had to be followed out as far as thirty feet in some cases,” can not refrain from sympathizing with these old men, many of whom were bent and prematurely old from over-work. Several representative farmers averred that “if one were to figure the work required to clear most of these lands from timber and stumps at the ‘going wages,’ it would have cost from seventy-five to one hundred dollars per acre.” Indeed contracts were let for simply cutting down and burning the timber at the rate of thirty-five dollars per acre. This still left the stumps on the ground, to get rid of which is by far the hardest part of clearing the lands.

Not only the men were obliged to work hard in those days. The *Anoka County Union*, July 7, 1870, gives an account of a woman’s lot in that new country at that time: “We have women in this community that we challenge the world and part of New

York State to compete with. One of them goes into the field partially arrayed in male attire and sways the scythe with all the ease, grace, and efficiency of any farmer. About the eleventh hour, she repairs to her domicile, prepares the frugal meal for herself and family, and after the repast, with rake in hand, does duty for the remainder of the day. No doubt she has been a 'cradler' in her day, for our informant says she has been the mother of thirteen children. We have another that will go into the woods in midwinter and help to propel a cross-cut saw with as much dexterity as any man, and can wield the hoe equal to the best. Think of this you pampered, pale-faced, proud, pompous, novel-reading, parlor-bred, dames of the beau monde!"

Money was loaned to the farmers by storekeepers at ten or twelve per cent. Almost any settler was able to buy the necessary implements on credit from his local merchant. During these early days about the only source of cash income was the hard-wood which they would cut and let dry for one season, after which it would be sold to their local "store man" receiving in "store pay," usually about two dollars and fifty cents per cord.

In the fall of 1869 the first threshing machine was brought into this community. The charge was eight cents a bushel for threshing grain; and for the little wheat that farmers sometimes had to sell, they never got more than one dollar a bushel, the local price being about seventy-five cents. One old settler told how, when he had his first crop threshed, he had to board five teams, together with the men that went with the outfit for three days on account of rain; and before they left they ate up all of the feed which he had raised during the year.

After the first ten years most of the farmers began to "get on their feet" and were fairly well started. During all this time, as has already been indicated, practically the entire income from the farms was made during the winter months by selling cord wood to the railroad company at Rush City. (It will be remembered that at this time locomotives were fired entirely with wood.) Tamarack and ash were also cut up into ties and sold to the railroad company or, more usually, to the local storekeeper, who in turn shipped them to the Twin Cities. The common price for these 8' x 6" x 6" ties was twenty cents a piece. The white oak ties sold at thirty-two cents a piece. There was more money in this than in cutting up and selling cord wood. One of

the old timers said that a good tie-man could make five or six dollars a day if the trees did not have too many knots.

AGRICULTURAL DEVELOPMENT

From these crude beginnings let us turn to the agricultural development since that time as shown by a comparison of United States census figures for 1880 and 1910. The following tables present a summarized view of the agricultural situation at these two dates in the two counties which include the greater part of the territory covered by this survey.

TABLE VI
COMPARISON OF AGRICULTURAL CONDITIONS, 1880 AND 1910

	Year	Isanti County	Kanabec County	Both counties
Land in farms, acres.....	1880	93,903	8,680	102,583
	1910	237,642	116,370	354,012
Improved land in farms, acres.....	1880	26,043	837	26,880
	1910	109,642	37,370	147,012
Woodland in farms, acres.....	1880	18,759	7,111	25,870
	1910	85,417	24,850	110,267
Other unimproved land in farms, acres.....	1880	49,101	732	49,833
	1910	42,583	54,150	96,733
Per cent of land area in farms.....	1880	33.2%	2.5%	17.3%
	1910	84.0%	34.1%	59.0%
Per cent of farm land improved.....	1880	27.7%	9.7%	18.7%
	1910	46.1%	32.1%	39.1%
Average acres per farm.....	1880	108.0	134.0	121.0
	1910	115.2	114.4	114.8
Average improved acres per farm.....	1880	30.0	12.7	21.3
	1910	53.1	36.7	44.9

From Table VI it will be seen that much of the farm land in this community still remains to be improved; forty-six per cent, the figure for Isanti County, most nearly represents the condition of this community. The average amount of improved land per farm in this particular community is even lower than the average of the two counties as given in the table; our own figures show that for this community there are only thirty-seven acres of improved land per average farm, against 65.4 acres of unimproved land. From the table it appears that the rate at which the land is being improved is very low; in thirty years there has been an increase of only twenty per cent; about two-thirds of one per cent increase of improved land per year. Practically the whole

of this increase is due to clearing the land from stumps. This, as we have seen, is a very hard and slow task. At present very few farmers try to do any grubbing at all. The cost is too high. It pays better to pasture the land after the trees and shrubs have been cut off. In about five or six years most of the stumps rot out, and then it is only necessary to dynamite the few larger sound stumps. In this way, the farmers expect to make arable practically all of the land which is not swamp. Fortunately very little of the land of this community is covered with boulders large enough to interfere with cultivation.

While this method of clearing the land from stumps by waiting for them to rot is, of necessity, a slow method of reducing these cut-over lands to an arable condition, it seems to be about the only practicable way of going about it. To a traveler who is passing through this country for the first time, it seems a rather slipshod method of farming. Everywhere one sees small and irregularly shaped fields, the cultivation of which is, in many cases, further obstructed by a few remaining trees and stumps. It seems that the natives of these regions have become so used to these conditions that they hardly consider the advisability of having the obstructing stumps removed, or of putting the fields into more regular shapes by draining out a few low and wet places. However, some of the recent settlers from Illinois and Iowa are doing valuable demonstration work along this line. Their previous experience in farming under conditions where tile drainage is common and where modern machinery can be used to a greater advantage, has convinced them of the profitableness of putting these finishing touches to the improvement of their fields. Only six per cent of the farmers in this community reported any tile drainage, with an average of only 384 feet of tiling per farm, while the largest amount reported by any one farmer was eight hundred feet.

From Table VII it can be seen that there has been a relative decrease in the number of farms under fifty acres in size, except for the few farms ranging from three to nine acres. The reason for this increase in the proportion of farms over fifty acres is, that except for a very few small truck farms near villages of some importance, it is hard, under the conditions prevailing in this territory, for even the thriftiest of farmers to support a family on less than fifty acres. From the per-cent-of-total column it

TABLE VII
CHANGES IN SIZE OF FARMS, 1880 AND 1910

Farms classified by Size	Year	Isanti County	Kanabec County	Per cent of total
3 to 9 acres.....	1880	4	.....	.4
	1910	21	12	1.1
10 to 19 acres.....	1880	12	.....	1.3
	1910	17	6	.7
20 to 49 acres.....	1880	161	5	17.8
	1910	247	184	14.0
50 to 99 acres.....	1880	258	19	29.7
	1910	734	387	36.4
100 to 499 acres.....	1880	432	41	50.7
	1910	1,041	419	47.4
500 to 999 acres.....	1880	1	.....	.1
	1910	3	7	.3
1,000 acres and over.....	1880	.....	2	.07
	1910	.....	.....	.....
Average acres per farm.....	1880	108	134	.....
	1910	115	114	.....

will be seen that the largest number of farms are included in the group ranging in size from one hundred to five hundred acres. From the fact that the average number of acres per farm is only 134 in Isanti County and 114 in Kanabec County, it is evident that the greatest number of these farms are those which are but slightly over one hundred acres in size. This cut-over region is preëminently the region for small farms.

Table VIII brings out particularly the increased amount of machinery used in this territory as well as the importance of live stock in connection with the farming as it is practiced in these two counties. In Table XIII is shown the proportions of different forms of capital invested in these farms. From Table VIII it will be seen that live stock is becoming important. Table IX gives a somewhat detailed analysis of the kind of live stock kept on these farms, and of its relative importance.

Table IX is especially significant in showing the importance of the dairy part of the live-stock industry of this section of the country. As we have already seen in discussing the difficulty of clearing the cut-over timber lands, the business of dairy farming is especially adapted to this region, because it permits the utilization of otherwise useless stump lands for pasturing purposes. The average farm of this community has 7.1 milch cows. This

TABLE VIII
INCREASE IN VALUE OF FARMS

	Year	Isanti County	Kanabec County	Total of both counties
Value of all farm property.....	1880	\$1,028,385	\$ 49,666	\$ 1,078,051
	1910	9,123,309	4,698,416	13,821,725
Value of land.....	1880	759,564	35,244	794,808
	1910	5,083,872	2,925,476	8,009,348
Value of buildings.....	1880	8,116	510	8,626
	1910	2,546,210	1,044,792	3,591,002
Value of implements and machinery.....	1880	70,394	2,056	72,950
	1910	426,921	166,954	593,875
Value of domestic animals, poultry, and bees.....	1880	189,811	11,856	201,667
	1910	1,066,306	561,194	1,627,500
Total value per farm.....	1880	1,184	764	Average 974
	1910	4,422	4,620	4,521
Average value of land and buildings per farm....	1880	884	550	717
	1910	3,699	3,904	3,801

TABLE IX
NATURE OF THE INCREASE IN LIVE STOCK ON FARMS

	Year	Isanti County	Kanabec County
Total number of cattle.....	1880	5,506	295
	1910	18,997	10,810
Number of dairy cows.....	1880	2,229	135
	1910	10,446	5,454
Number of horses.....	1880	1,054	46
	1910	5,563	2,435
Number of working oxen.....	1880	863	126
	1910	.....	.....
Number of swine.....	1880	1,365	94
	1910	3,225	1,524
Number of sheep.....	1880	2,700	15
	1910	2,360	2,868
Number of goats.....	1880	.....	.....
	1910	96	868
Number of poultry of all kinds.....	1880	11,963	255
	1910	73,129	27,460

is even less than what the better farmers think they should have, yet it is a goodly number, considering the small proportion of improved land in the average farm. So also, having in view the comparatively small-sized farms of this region, it is significant to

note that the number of milch cows per farm is larger than the average for the State.

There is no prevailing breed type shown in the herds of this community. Most farmers when asked about this matter stated their breed was "just plain common scrub stock, mostly cow, I guess." Hardly any one has attempted to do anything in the way of raising beef cattle or fattening steers. This is due to the scarcity of corn for feeding. The local stock buyer states that most of his shipments are mixed carload lots of old worn-out milch cows, calves, and a few poorly-fed steers and hogs. Needless to say it is hard to obtain top prices for such nondescript "lots." The movement to supplant the native "scrub" breed of cattle with pure breeds of a recognized milking strain is just beginning. Of 492 farmers in this survey, only 6.5 per cent reported using a pure-bred sire. In this respect again, the newcomers from Iowa and other better developed farming regions are leaders.

Owing to the small size of the farms and the limited amount of field work, only a few draft animals are required on these farms. The average number of horses is 2.8. In the case of horses, as with cattle, there is no predominant breed. Many farmers still prefer to use a scrub or grade stallion just because the service fees are three or five dollars less. There are but few good "farm chunks" of good scale and conformation. Hardly anyone knows anything about the more notable and superior "family strains" within the same breed. "A pedigree is a pedigree"; one registered animal is as good as another to the average farmer, though he does often object to some minutiae, like the color of the feet, or the amount of white on the face.

It will be seen that the use of oxen has become entirely a thing of the past. One of the old settlers remarked that the change from oxen to horse power, only well begun by 1880, was as ill-advised as the present-day tendency for some farmers to get automobiles before they can well afford them. Hardly any farmers felt that they could afford to keep a special "driving horse" for the use of the "women folks" to drive to town or to go visiting, although 5.8 per cent of the farmers reported having a horse which was especially fitted for such use when not otherwise engaged in field work.

Swine production has received but scant attention from the average farmer of the community. Only fifty-eight per cent of

the farms visited had any hogs at all during the months that this survey was made, although they may have purchased one or two later in the fall to be fed up for purposes of slaughter and home consumption in the winter. Of those who did report having swine, the average number kept was only 6.3. More will be said in regard to the neglect of this phase of farming in the concluding paragraphs of this chapter.

There seems to have been but little, if any, progress in sheep production. Only ten per cent of the farms of this community have any sheep, and they have an average of only 7.5 head per farm. Those who keep the sheep maintain that they can do so at but little additional expense, and that the sheep are rather helpful in keeping down weeds in the fields and, to some extent, underbrush in pastures. In this connection it is interesting to note that a considerable number of goats are being kept by the farmers of Kanabec County to aid them in clearing the underbrush and thus aiding grass to start.

The average number of chickens kept on a farm is 56.5. Perhaps one of the chief reasons for this small number is that these farms produce but little grain and that therefore a larger number of poultry would entail additional expense for maintenance. Table X shows the importance of the live-stock products in this section.

The average value of live-stock products from the farms of this community would undoubtedly be somewhat higher than the

TABLE X
VALUE OF LIVE-STOCK PRODUCTS

Kind of product	Year	Isanti County	Kanabec County	Per average farm
Dairy products.....	1880 1910	\$ 28,116 228,288	\$ 1,288 154,058	\$ 31.51 136.75
Eggs produced.....	1880 1910	10,656 57,911	208 14,169	11.64 25.78
Apiary products.....	1880 1910	345 188	..... 1,058	.37 .45
Wool and mohair.....	1880 1910	2,610 1,688	18 2,410	2.82 1.46
Receipts from sale of animals.....	1910	128,021	71,581	71.38
Value of animals slaughtered on farm.....	1910	51,162	21,158	25.86
Value of dairy products used on farm.....	1910	46,054	40,209	30.85

average as given in the above table for the two counties as a whole. While it may be that there are some farms in this community where the average amount of dairy products sold per cow is no more than about twenty dollars per year, there are no records of such a farm in this survey. From the creamery records of a large number of the farmers, the poorest showing was an average production of \$2.01 per cow during the month of January. Since this is the lowest production month of the year, it appears that no farmer gets less than thirty dollars per cow during the year; the average, judging from the creamery records, appears to be somewhat above forty dollars per cow. There were a number of farmers whose average sale per cow amounted to as high as sixty-five and seventy-five dollars per year. The wide range in productiveness of dairy animals in this community is not only due to differences in the dairy qualities of the animals on the various farms, but also to differences in the amount of concentrates and succulent forage in the form of silage fed during winter months. Because farmers generally, in this community, feed but very few concentrates or grains, the returns of the dairy fluctuate much more widely than they do in older dairy communities where more care is given to feeding of live stock and where perhaps grain feed and other concentrates are somewhat cheaper. Although the price received for butter fat at the creamery is much higher during the winter months than during the spring and summer months when the milk flow is the largest, the months of January and February each yield only six per cent of the total year's income from the dairy, as against 11.5 per cent, the cash return for the month of July. This average dairy production record was computed on the basis of the returns of thirty-six representative farmers who sold their cream at farmers' creameries. It indicates that there is opportunity for steadyng the dairy production during the year by the use of silage during winter months.

The average value of other live-stock products of the two counties given in the table is fairly representative of conditions in this particular community, with a possible exception of the receipts from the sale of animals. Our own returns would indicate that the farmers of this community sell annually an average of ninety-six dollars worth of live stock from the farm. Only a

few people keep bees, although this is a very favorable region for producing honey.

TABLE XI
LEADING FARM CROPS—ACREAGE

Kind of crop	Year	Isanti County	Kanabec County
Corn.....	1880	2,078	30
	1910	7,568	1,226
Oats.....	1880	1,919	49
	1910	15,249	3,499
Wheat.....	1880	9,505	193
	1910	147	70
Rye.....	1880	716	.....
	1910	4,624	144
Barley.....	1880	35	15
	1910	453	508
Potatoes.....	1880	492	45
	1910	16,798	2,652
Tame grasses.....	1880	.....	.....
	1910	10,134	13,212
Wild grasses.....	1880	.....	.....
	1910	20,069	6,385
Total forage.....	1880	6,468	211
	1910	32,131	19,004

The most striking thing about the leading farm crops of this part of the country is the relative insignificance of the grain crops with the possible exception of oats. This will become more evident when we consider the average number of acres of these various crops on the average farm. Corn is of very little importance, there being on the average only 3.9 acres per farm. In very recent years, however, there have been a few farmers who, by careful selection of good seed and good tillage of their crop, have grown fair-sized fields of corn which have yielded them very good returns per acre. One of the farmers in this community won first prize in a corn contest conducted by one of the leading farm periodicals of Minnesota. It is reported that his corn yielded almost one hundred bushels per acre during that year. While such a yield as this is, of course, phenomenal for any corn country, it nevertheless shows the possibilities in this direction if farmers should give corn culture more attention.

Rye is of more importance in this country than wheat as may

be seen from Table XI. It usually yields about the best of any grain crop in the section, and when ground, makes an excellent feed for cows and swine. The average number of acres of rye per farm during the year 1912 was 3.8.

Only forty-eight per cent of the farmers raised any wheat during the year 1912, and the average number of acres on these farms was 5.8. Although the farmers admit that the raising of wheat can not be done profitably under existing conditions, many feel that they ought to raise at least enough wheat to exchange for flour for domestic use. Only a few (the younger and more alert ones) figure that it would be a more profitable business to purchase the flour needed in the home with the money received for other products that can be raised more economically.

Barley was raised by only 6.5 per cent of the farmers in the community, and they raised an average of only 2.7 acres per farm. The little barley that is grown is used entirely for feed purposes.

Oats are more generally grown than any other cereal crop. This is because oats are preëminently the approved grain feed for horses. The average number of acres raised per farm during the year 1912 was 6.9.

Practically the only cash crop of this farming country is the potato crop. Sixty-five per cent of the farmers of this community raised some potatoes for sale during the year 1912. The average number of acres per farm during that year was 6.1. This is not a large acreage, but it is all that the average family can handle without a special investment in potato machinery, or without extra hired help during the digging season. Only 3.5. per cent of the farmers of this community had invested in potato digging machines. The value of the potatoes sold from the farm during the year 1912 averaged about \$175 per farm.

Although of small importance for the territory as a whole, cucumbers are raised to some extent by the farmers in the vicinity of Braham. A firm of manufacturing wholesale grocers, located in St. Paul, has been making contracts with these farmers to furnish cucumbers for use at the firm's local pickling plant. The figures of 1912 are not available, but during the year 1911 the company held eighty-eight contracts covering seventy-two acres of land devoted to the culture of cucumbers. During that year, the farmers, who entered into these contracts with the

company, were paid \$4,135 for the pickles delivered at the factory. This makes an average return per acre of a little more than fifty-seven dollars. This statement is somewhat misleading, however, as to the profitableness of raising cucumbers, because of the eighty-eight farmers who signed contracts, fourteen, with eighteen acres, had no returns whatever. Deducting this from the acreage given above, and using fifty-four as the divisor, we get an average of seventy-six dollars per acre. Again, ten farmers whose total "contracted acreage" was five acres, did not get as much as ten dollars each. Eliminating these also from the total given above, there are left forty-nine acres of fairly successful cultivation; and the receipts from those forty-nine acres were \$4,068. Thus the average per acre for the successful cultivator is brought up to eighty-three dollars. Possibilities in single-acre lots are shown in the returns received by five farmers respectively: \$115, \$107, \$111, \$96, and \$90. The following table gives the value of farm crops for the two counties as a whole.

TABLE XII
VALUE OF FARM CROPS

	Year	Isanti County	Kanabec County	Per average farm
Cereals.....	1880	\$169,218	\$ 3,110	\$184.70
	1910	521,758	96,036	220.95
Other seeds.....	1880	.....	.....	.....
	1910	36,521	1,891	13.73
Hay and forage.....	1880	58,448	1,782	64.55
	1910	207,647	197,218	144.80
Vegetables.....	1880	17,495	1,554	20.42
	1910	518,608	112,007	225.50
Fruits and nuts.....	1880	1,245	.....	1.33
	1910	4,278	1,754	2.16
All other crops.....	1880	4,950	.....	5.30
	1910	77,775	38,809	41.69

Table XIII suggests the kind of farming prevalent in this country as a whole. It gives the forms of capital investment as used in the agricultural production of the two counties.

One of the main causes for the change in proportionate forms of capital is the great increase in land values which has been quite as great in this section of the country as in other parts of the

TABLE XIII
CHANGES IN THE PROPORTION OF VARIOUS FORMS OF CAPITAL

	Year	Isanti County	Kanabec County	Average of both counties
Per cent of total value in land.....	1880	73.9	70.9	72.4
	1910	55.7	62.3	59.0
Per cent of total value in buildings.....	1880	0.8	1.0	0.9
	1910	27.9	22.2	25.0
Per cent of total value in implements and ma- chinery.....	1880	6.9	4.1	5.5
	1910	4.7	3.6	4.1
Per cent of total value in domestic animals, poultry, and bees.....	1880	18.4	24.0	21.2
	1910	11.7	11.9	11.8

State. Many old settlers say they can not understand why lands that were bought for five dollars an acre in 1880 are now worth from twenty to twenty-five dollars. The average value of land, as given by the returns of the assessor for purposes of taxation, is about ten dollars per acre. According to the third biennial report of the Minnesota Tax Commission, 1912, the assessor's valuation is approximately one-third of the actual sales value.

The most striking part of the foregoing table is the large proportion of the total value of farm capital which is invested in buildings. There has been a marked increase in this item. It is generally stated by the leading farmers of the community that this is due to two causes. In the first place, there has always been a number of local sawmills where the farmers could get their own timber sawed into lumber much cheaper than lumber could be bought at the local lumber yard. The average cost of a thousand feet of tamarack lumber when thus cut by the farmer himself and taken to the nearest mill to be sawed, varies from twelve to fourteen dollars, "figuring in cost of cutting, hauling, sawing, and everything." Perhaps an equally valid explanation for this high proportion of investment in buildings is the fact that the average size of farms is so small and the average value of land so low that even the value of mediocre buildings necessarily forms a large proportion of the total investment.

The profitability of the investment in implements and machinery is questionable. The opinion generally held by the newcomers in this community is that, owing to the small and irregular shapes of the fields, the investment in machinery may easily

be excessive. They call attention to the fact that in order to make an investment in a grain harvester profitable, it is necessary for a number of farmers to join together in its purchase. Many a farm has \$125 invested in a piece of machinery which is used only three or four days during the year. It would seem that the newcomers are right when they insist that it is folly to attempt to compete in the production of grains with farmers who are raising it under much more favorable conditions. These critics of the prevalent type of farming argue that what is needed is a greater proportional investment in live stock. In spite of a few isolated examples to the contrary, it would seem that their experience would justify their conclusions.

In still another matter this newer and more progressive element of the farming community takes exception to the prevalent farm practices. It is the belief of many of these that the culture of potatoes can well go hand in hand with the dairy type of farming, and they regret the present-day tendency towards a neglect of the tuber crop in favor of grains and grasses. They point to the fact that in spite of the unpopularity of the business of raising potatoes for the market, the records of the courthouses at the county seats show that "most of the mortgages are lifted during the years in which there has been a good potato crop coupled with a fair market price." These same farmers hold that the risk involved in raising potatoes could be reduced to practically nothing if farmers in these parts would plan their crop rotation somewhat systematically, and thus obviate the likelihood of the ever-recurring diseases which so often infest the soil where potatoes have been raised in succession, or with only a year or two intervening.

FARM LABOR

One objection to the extensive production of potatoes is that it requires a considerable amount of labor in the fall of the year. Twenty-four per cent of the farmers included in this survey reported that it is hard to get help at potato-digging season. Most of the families are large, however, and no outside help is needed. Only one third of the farms had any hired men during the year preceding this survey; and two thirds of these hired only day help. The average number of days that this day help was had on these farms was only thirty-seven. Those who had hired

men by the month kept them on the average only four-and-a-half months. There were no farms which reported having had a hired man by the year. It will be seen from this that the demand for hired help is extremely seasonal, and that therefore there might be serious objection to increasing the amount of fall labor which would be necessary in a more extensive production of potatoes. This objection is being overcome by the more progressive farmers, however, by the use of modern potato machinery, such as sprayers and diggers. When such machinery is owned coöperatively by three or four farmers, there is a decided profit in its use over the use of hand labor. This sort of an arrangement also obviates the necessity of hiring help at this season, on account of the fact that help is exchanged on these coöperating farms. There were three neighborhoods in the vicinity of Braham which made such a coöperative use of potato diggers. It was the belief of most of these farmers that the average amount of \$102 which was spent for hired help by the comparatively few farmers who required extra outside help during the preceding year, could have been very materially reduced in this way.

Tenancy is an unimportant consideration in this region. Only 4.2 per cent of the farms visited were operated by tenants. The average for the two counties is about ten per cent. The principal reason for the small amount of tenancy is the cheapness of land. Most of the recent settlers came from regions where lands are much higher priced, and they find it comparatively easy to purchase the average-sized farm in this region with accumulated savings. This country is also a place where many people who have had no previous farming experience start out. They find it a favorable region in which to locate both because of the low-priced lands and also because it is peculiarly adapted to dairy and potato farming, a type of agriculture which appeals to these people as a class. Out of seventy newcomers who acquired farms in this community during the last three years, twenty-seven were of Swedish nationality; nineteen, American; fourteen, Norwegian; seven, German; one Danish; one, French; and one, Irish. Other important facts concerning these new farmers who seem to be responsible for the initiation of many changes in the present methods of farming, are shown in the following table:

These newcomers expected "to make good money" out of

TABLE XIV
STATES FROM WHICH NEW FARMERS HAVE COME

Name of state	Number	Number who were farmers	Acres purchased	Average size of farms
Minnesota.....	30	12	2,676	89.2
Iowa.....	10	10	1,222	122.2
North and South Dakota.....	6	5	485	80.8
Nebraska.....	9	7	645	71.6
Illinois.....	8	2	597	74.6
Wisconsin.....	2	2	160	80.0
Washington.....	2	.....	120	60.0
Other states.....	4	3	296	74.0
Total for three years.....	71	41	6,201	81.5

their farming ventures in this new region, but, needless to say, many of them were somewhat disappointed in the returns they actually realized from their first year's operations. In this survey an attempt was made to place a fair valuation upon all the property owned by the 496 farmers who were interviewed. Special care was taken not to over-value their holdings, the standard being not what the farmer thought that he ought to have for his property, but what it actually would bring were it disposed of at a forced sale. Naturally, the property of the farms lying nearest to Braham is of somewhat greater value than that of the average of farms which are farther removed from the local market. Out of the total number of 496 farmers who had sold some of their farm products at Braham during the year 1912, there were 222 who sold all of their products there. The total value of their property, both real and personal, was estimated at \$1,424,400. The value of the property of the 274 farmers who sold only part of their products at Braham, was but \$1,307,800. The average size of farms in both cases was practically the same. The average cash income per farm in this community for the year 1912 was \$568. When it is considered that out of this amount there must be paid not only the household expenses, but also depreciation, and wear and tear of machinery and buildings, it will be seen that the net family income would give but very poor wages to the average farmer and his family. Very few farms made enough money during the year to pay interest on capital invested, after a fair allowance was made for the labor of the various members of the family. As before indicated, how-

ever, most of the younger element of this community believe that, by careful scientific management, most of the farms can be made to pay a reasonable return for labor and capital invested.

CHAPTER II

HOW THE COMMUNITY SELLS ITS PRODUCTS

In the foregoing chapter it was shown how the early settlers did the little marketing they had to do, as well as the kind of farming they practiced. Owing to the lack of roads, it was necessary to market what they had to sell during the winter, when fairly good loads might be sledged through the woods on the shortest road to Rush City. Even by 1880, but little had been done to build roads that would be passable in summer. The little trading that was done by the farmers with the merchants in town was accomplished on foot or by means of row boats across Rush Lake. There is still evidence of an old channel which was dug through the several narrow stretches of land in order to make a more direct passage from the northwest side of the lake to Rush City. This channel not only permitted the direct passage of boats in open season, but it also afforded a good direct road for winter sleighing.

Gradually as the country settled up and production on the farms increased, it became necessary to improve roads thus giving the farmers more certain and more direct routes to the market town. The amount of surplus farm products which was available for market was not much, however, until the completion in 1898 of the Great Northern "cut-off" through Braham. What little surplus of potatoes and wheat the farmers did have for sale before 1898 was, of necessity, hauled to Rush City. The advent of the new railroad made possible the establishment of this new local market at Braham, which is now the center of the community studied in this survey.

This new railroad not only gave the community the station of Braham, but also other nearby stations at which they might market most of their products. Of the local competitive stations, Stanchfield and Grasston are of greatest importance to the community. At the former place a flourmill was soon built and this furnished a more accessible wheat market than Rush City, which had been the nearest market up to that time. Local potato

warehouses were also built at both Stanchfield and Grasston as well as Braham.

Potato warehouses were built by large wholesalers or potato-jobbing concerns of the Northwest, and they immediately furnished the farmers with a good competitive market. At present there are six competing companies with warehouses and agents at Braham. The following table shows the degree of competition that exists between these local buying agencies, as well as the relative importance of the "Triumphs," a variety of potato which is grown only for seed to be shipped South.

TABLE XV
POTATOES SOLD AT BRAHAM, SEASON 1912-1913

	TRIUMPHS			ALL OTHER VARIETIES			GRAND TOTALS
	Bushels	Value	Average price paid	Bushels	Value	Average price paid	
Firm 1.....	6,700	\$5,202.57	\$77 1/2	27,975	\$13,210.85	\$.47	
Firm 2.....	6,395	4,452.94	.69 1/2	34,440	9,445.88	.27 1/2	
Firm 3.....	4,458	2,712.15	.61	12,365	3,287.24	.26 1/2	
Firm 4.....	2,867	1,807.95	.63	30,162	8,096.36	.26 1/2	
Firm 5.....	7,276	4,506.50	.61 1/2	42,985	17,320.75	.40	
Firm 6.....	6,072	5,669.10	.93	26,428	7,399.23	.28	
Total.....	33,768	\$24,351.21	Av. per bu. \$. 71	174,355	\$58,760.31	Av. per bu. \$. 32 1/2	208,123 bushels \$83,111.52
Per cent of total..	16.2%	29.3%		83.8%	70.7%		

The reason that the average season's price paid by the different firms varies so greatly, is that they did not all buy equally heavily at the same season of the year. Some firms bought but little when prices were high. At any given time all firms paid practically the same price if they were in the market for potatoes.

Within recent years some of the farmers in the vicinity of Braham have attempted to market their potatoes through their own local coöperative organization. A local warehouse was built, but it seems that the manager was inexperienced, and accordingly the methods of doing business were rather slipshod; and this, combined with the unfair competition of the old established jobbing concerns, made a loss inevitable. It is maintained by the adherents of this defunct organization that the large wholesalers made it a special point to sell their product at a considerable dis-

count in the particular market to which the local farmers' organization happened to send its consignment. Owing to the small amount of business that the independent farmers' company had, it was, of course, unable to establish very broad market connections. That this charge of the farmers is pretty well founded on facts, seems to be substantiated by the statement of one of the salesmen of the largest potato-jobbing concerns of the Northwest. According to this statement, it is a comparatively easy matter for an old established concern, with widely ramifying marketing connections, to undersell any small independent concern in the particular market that the latter may happen to enter. The great volume of business done by the old established companies in itself enables them to pay better prices to farmers locally if they desire to do so. It is said that the jobbing houses aim to handle their potatoes at a margin of twenty dollars per car, containing 500 bushels. They do not need to handle them at such a big margin, however, since it is maintained that one of the companies, owing to its unusually large volume of business, made a very satisfactory profit on a gross margin of only \$15 dollars per car. A glance at Table XV shows that the local shipping agency which did the largest amount of business during the year 1912 could have realized little more than local operating expenses, if it had been compelled to handle its potatoes at the above mentioned margin. It is evident that an independent local farmers' company would find it very hard to compete with the larger wholesalers in the potato business.

Owing to the great difference between farm and city prices of potatoes, and the lack of understanding on the part of farmers as to the exact items of expense that go to make up this difference between producer's and consumer's prices, the middlemen, who are undertaking the distribution of potatoes, are exposed to much unfavorable criticism. It is a general belief among the farmers that practically all of these concerns make large profits on their business. In this community no other class of business men were subject to such adverse sentiment. The main reason for this is, of course, that farmers do not understand the various functions of the middleman. Very few realize that, in order to permit as much as sixty-two per cent of the year's crop to be marketed at the time the tubers are dug (as was the case in this community, in the year 1912), it is not only necessary for the wholesaler to

provide a place of storage for this great supply which is suddenly dumped upon the market, but it also requires a large amount of capital to provide this ready market at all seasons of the year, to say nothing of the great risks of deterioration and price fluctuation involved.

The potato dealers further complain that farmers do not give enough attention to the quality of the product they wish to market. Not only is there no effort made to prevent infectious diseases during the growing season, but the tubers when brought to market are not sorted, and lack uniformity of size and quality. Frequently they vary greatly as to size, and are scabbed and affected with rot. This neglect of the farmers compels the dealer himself to grade and assort the potatoes before they are sacked and loaded into cars to be shipped to their final destinations. If the farmers would take the trouble to run their potatoes over a one-and-three-quarter-inch screen, and if the dealer could be further assured that all the tubers were entirely free from scabs and other infectious diseases, higher prices could be paid to the farmers. Some of the leading jobbing concerns have tried to induce the farmers to organize local growers' associations which would insure a standard product of good marketable qualities. During the past few years, the farmers themselves have begun to realize the importance of this more and more, and with the organization of a farmers' club in this vicinity, it seems likely that before long the leading farmers will have associated themselves into some organization which will attempt to benefit by coöperative effort along this line. The farmers maintain, however, that it is not only necessary to have this local producers' organization, but, in order to gain the full benefit of such efforts, it is desirable to have a federation of other similar organizations in order to cut down overhead inspection and advertising expenses. The newly awakened interest along coöperative lines seems to insure concerted action in this respect in the near future.

Although the starch factories are now considered of minor importance as a market place for potatoes, the potato-growing industry was first begun in this region as a result of the market offered by such factories. A certain Mr. Hall first built these factories in different parts of Chisago and Isanti counties. He contracted with a sufficient number of farmers to furnish him a certain number of acres of potatoes, at a definitely fixed price.

Some of these earlier private ventures of Mr. Hall's failed, largely as a result of the chicanery of the farmers, it is maintained. "Whenever the price rose above that stipulated in the contract, the farmer usually maintained that his yield was only fifty bushels or even less; when, the next year, prices were lower than that called for in the contract, the farmer would buy half of his neighbor's crop, and deliver them as his own, maintaining that his potatoes had yielded as high as 300 bushels per acre." As a result of this, it is said, Mr. Hall quit the starch business to undertake the development of one of the largest wholesale potato businesses in the country. Since then the farmers themselves have come to build starch factories of their own, in order to insure against too great a loss in seasons when the prices of tubers are inordinately low. These factories are organized as stock corporations, rather than coöperative associations and sometimes pay large dividends.

One of these factories is located at Grasston. This factory usually operates every spring. The farmers, who have taken the trouble to grade their potatoes, usually haul the culls to the factory, since the size and condition of the tubers make but little difference when they are used in the production of starch. The customary price paid at the factory is about twenty-five cents per bushel. Farmers maintain that at this price they can hardly afford to grow potatoes. This is largely a matter of guess-work on their part, but careful records of the cost of production made by the Department of Agriculture indicate that twenty-five cents is the approximate cost of producing a bushel of potatoes under average farm conditions. Thus, while these starch factories do not usually pay enough to make it worth while for farmers to produce potatoes for this purpose, they nevertheless prevent great loss to farmers in seasons of a general over-supply. Various other stations in this territory have their local starch factories, the greater part of the shares of which are owned by the farmers themselves.

THE MARKETING OF DAIRY PRODUCTS

Dairying was of but little importance in this community until nearly the beginning of the present century. A report of the Graham Creamery Company, in 1899, shows that during that year there were received at the creamery the comparatively small

amount of 754,000 pounds of milk; and a total of 30,012 pounds of butter was made, for which the sum of \$5764 was received. This was the result of its operations in the third year of its existence. There were not enough dairy cows in this community, however, to make the operation of this creamery a profitable undertaking. The farmers' coöperative organization, therefore, went out of existence for a number of years. Gradually, however, the dairy industry grew and there are to-day, within the bounds of this community, five active creamery organizations which are all engaged in the manufacture of butter. Besides these local farmers' companies, there are two independent outside concerns, so-called centralizers, located in Duluth and Superior, which are buying both milk and cream from farmers. The amount of milk and cream purchased, and the price paid by these centralizers, is shown by the two following tables (XVI and XVII). One of these concerns has a local creamery about two-and-a-half miles from Braham where the farmers bring the milk, part of which is separated and paid for on the basis of its butter-fat content, the greater part of which, however, is cooled and kept until evening when their milk agent hauls both the cream and milk to the Braham station whence it is taken to Duluth by the night train. Many of the farmers haul their milk directly to Braham, however, where it is sent by express with the rest of the company's shipment. Usually two or three farmers take turns

TABLE XVI
CREAM BOUGHT BY CENTRALIZERS

Month	Butter-fat pounds	Paid to farmers
January	2,118.78	\$ 935.87
February	2,293.37	834.80
March	2,674.45	965.91
April	2,854.37	1,071.38
May	4,458.47	1,582.28
June	4,874.42	1,582.17
July	4,692.03	1,508.54
August	4,308.33	1,377.65
September	4,439.81	1,546.37
October	3,798.33	1,392.95
November	3,102.02	1,236.01
December	2,531.03	1,140.30
	42,145.41	\$15,173.63

TABLE XVII
MILK BOUGHT BY DULUTH AND SUPERIOR MILK COMPANIES

Month	Gallons	Paid to farmers
January	3,151	\$ 409.63
February	3,546	460.98
March	3,783	491.79
April	4,117	494.04
May	5,550	555.00
June	6,069	606.90
July	5,101	561.11
August	3,651	419.86
September	3,326	415.75
October	2,894	361.75
November	2,350	317.25
December	2,810	379.35
	46,348	\$5,473.41

in hauling their milk which must always be brought to the station in the cool of the evening.

While it is maintained by some of the members of the farmers' local creameries that these centralizing companies do, in some instances, pay higher prices at competitive points than at non-competitive points, this practice is no longer a very serious menace to the successful operation of the farmers' coöperative creameries, mainly because of the very strict enforcement of the anti-discrimination law by the State Dairy and Food Commission. Practically all of the farmers' creameries are now in a thriving condition and their patrons are satisfied with the success of their business. The following Table XVIII is a record of three coöperative farmers' creameries in this community.

TABLE XVIII
A YEAR'S RECORD FOR THREE FARMERS' CREAMERY ORGANIZATIONS

	Braham	Greeley	Rush Point	Average for the three
Pounds milk received.....	910,733	3,307,322	1,826,994	2,015,016
Average test of milk.....	3.77%	3.73%	3.73%	3.74%
Pounds of butter-fat from milk..	34,332.3	123,359	68,218	75,303
Pounds of butter-fat from cream..	94,151.3	54,743	24,032	57,642
Total pounds of butter made.....	152,899	213,264	111,526 $\frac{3}{4}$	159,229
Butter sold on account to patrons, pounds.....	2,756	11,556	10,511 $\frac{1}{2}$	8,274
Butter retailed at creamery, lbs..	2,874	150.1	527 $\frac{1}{2}$	1,183
Cash paid farmers.....	\$36,466	\$55,580	\$26,393	\$39,479
Running expenses.....	\$4,629	\$3,783	\$2,441	\$3,617
Total value of all products.....	\$42,909	\$59,317	\$32,833	\$45,019
Per cent of expenses to total value of business.....	10.8%	6.4%	7.4%	8.2%

There is a considerable variation in the running expenses of these different organizations, due, perhaps, mainly to the difference in coöperative spirit among the farmers themselves. To illustrate, the farmers of Greeley donate all of the work necessary to provide fuel, and to haul the butter to the nearest railroad station at Rock Creek. In addition to this, they also conscientiously adhere to all regulations of their butter-maker as to the quality of cream that is acceptable, thus enabling him to produce the highest grade of butter month after month. This kind of coöperative spirit gives them the highest market price for their products, and the work that is donated helps to keep down operating expenses.

MARKETING OF PRODUCTS OF MINOR IMPORTANCE

As we have seen in the previous chapter but little live stock is raised for the market. As a result of this there has been but little local competition in the buying of hogs and cattle. During the year 1912 only one farmer had enough live stock to enable him to ship a carload himself. There is only one local buyer at Braham. Occasionally some outside party goes into the community and buys up a carload or two. Although their stock is usually of poorer grades, the prices on the whole have been satisfactory during the past few years. In spite of this fact, however, there were those who believed that it would pay the community to organize a coöperative live stock shipping association. This organization was effected a few months ago.

Most of the small amount of grain that is marketed by this community is handled by one of the local feed houses of Braham, except that wheat is sold principally at Rush City or at the Stanchfield mill.

A small amount of wood is still being sold from this community. Most of it is used as fuel in nearby towns. There is, however, a very satisfactory market in the Twin Cities for good bass wood which is used to make excelsior. During the winter, this wood is cut and hauled into town, where the local buyers usually let it stand for several months until it is dried out, in order to reduce freight charges.

The market for cucumbers was described in the previous chapter. Owing to the reluctance with which farmers produce this crop, the product of the pickling plant at Braham has been

considerably reduced during the last year or two. The supply furnished by the farmers is decreasing, not so much because prices are not satisfactory, as that there is a great dislike on the part of most farmers to do the hard work during the hot days of the year when the crop must be picked.

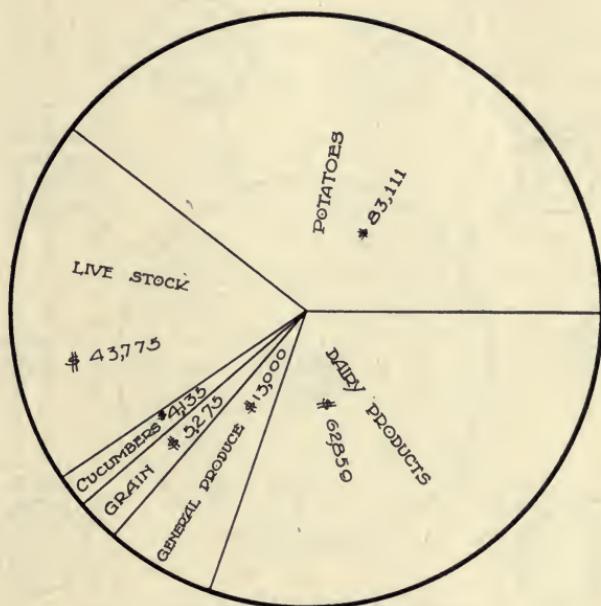


Diagram 1. Showing value and relative importance of various farm products which were marketed at Braham during the year 1912.

The comparatively few eggs that are produced are all marketed at the local stores where they are traded out for such groceries and dry goods as are needed in the home. This method of marketing is not very satisfactory, either to the merchant or to the farmer. It is adhered to by both, however, first because the farmer has no other means of disposing of his limited supply, and second, because the local retailer considers this egg trade as a sort of insurance against greater competition on the part of mail-order houses. The farmer, who brings eggs into the store, usually runs an account there. This open account is handy for him and he is not very likely to do any considerable amount of his business with a catalog house as long as he can get what he wants at the local store. A few vegetables and a considerable

amount of honey are handled in the same way by the local merchant. Very little, if any, profit is made directly by the merchant from the sale of these products.

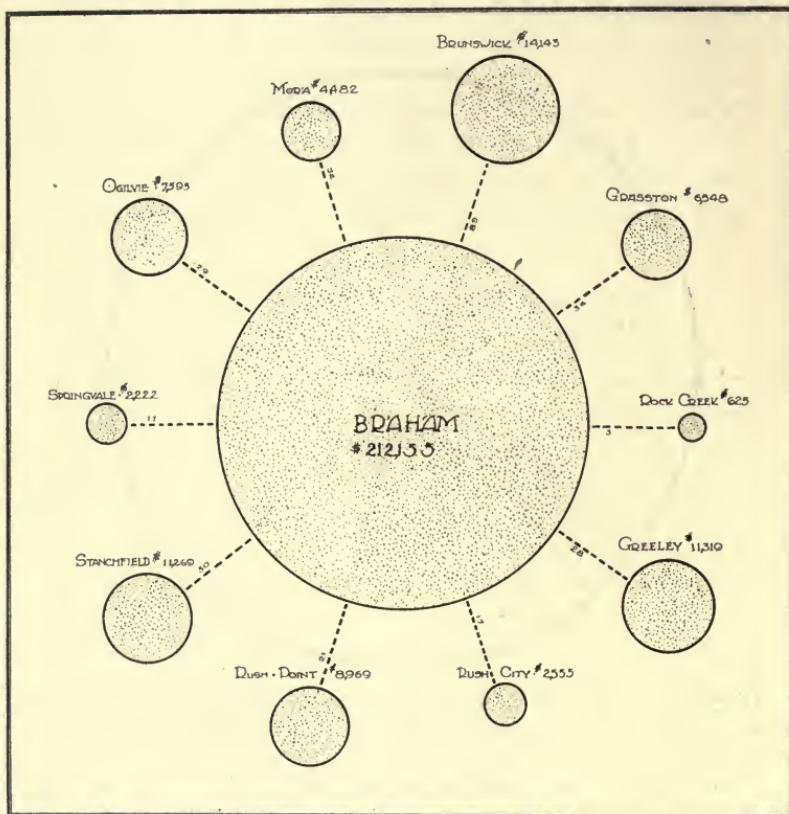


Diagram 2. Showing value of farm products marketed at the different local selling points. (The figures on connecting lines show number of farmers who divided their sales between Braham and its surrounding competitive marketing points. The extreme elasticity of market boundaries is very noticeable.)

The following Table XIX, taken from the records of the local freight office at Braham, shows the varying amounts of different commodities shipped out by freight during the different months of the year. A study of the table shows to some extent the services rendered by the middleman in handling this uneven supply.

TABLE XIX

KIND OF COMMODITY	TONS OF FREIGHT FORWARDED EACH MONTH DURING 1912											CARLOADS OF FREIGHT FORWARDED EACH MONTH DURING 1912	
	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
Butter, eggs, cheese, and poultry	3	2½	5	6	11½	10¼	12	·	8½	7½	5	· 5	7½
Cement, plaster, lime, salt, etc.													12
Coal, hard, and coke													1
Emigrants, movables and household goods													1
Fruits and vegetables (except potatoes, C. L.)													130
Flour, bran, mill stuffs, oatmeal, etc.													55
Furniture (except emigrants' movables, etc.)													4½
Groceries, canned goods, etc.													16½
Hides, pelts, and tallow													5½
Hay, straw, and flax tow													1½
Machinery (except agricultural implements), casting, etc.	36	117	102½	12	92	·	·	·	·	102	24	·	48½
Pulpwood													1½
Pickles													83
Sand and stone													106
Wool													135
Miscellaneous	13½	11½	9	9	12	23½	12	·	17	12½	12	6	137½

COMPETITIVE MARKETING POINTS

The following list gives the names of the different local points at which the farm products of 496 farmers of this community (see maps in Introduction), were marketed during the year 1912, the value, and also the number of farmers who furnished the same.

Marketed Outside of Braham

	Number of Farmers	Value of Products
Brunswick	89	\$14,143.00
Grasston	38	6,548.00
Mora	32	4,482.00
Ogilvie	29	7,595.00
Springvale	11	2,222.00
Stanchfield	50	11,269.00
Rush City	17	2,555.00
Rock Creek	3	625.00
Greeley	28	11,319.00
Rush Point	21	8,969.00

Total marketed outside of Braham \$69,727.00

Marketed at Braham

Creamery	\$42,909.00
Potatoes	83,111.00
Cucumbers	4,135.00
Milk	19,950.00
Grain	5,275.00
Live stock	43,775.00
General produce, eggs, poultry, and honey	13,000.00

Total marketed at Braham (493 farmers) \$212,155.00

Grand total of products marketed from community

\$281,882.00

No detailed account can be given of the various commodities which make up the total for the points outside of Braham for the reason that the records of the dealers at those points were not accessible. It can be stated, however, that the products marketed at Brunswick, Springvale, Greeley, and Rush Point, none of which are situated on the railroad, consist entirely of dairy products, there being a local creamery at each one of these points.

as well as a general merchandise store which of course takes some eggs in trade. No figures are shown in this table concerning the value of the products collected at other small country stores, which are merely collecting stations to which the farmers may bring their cream during the day, and from which it is hauled to the nearest creamery located at one of the above mentioned marketing points. The amount of cream and milk gathered at the local centralizing station at Danewood is credited to Braham because it is shipped from that point. The country points named in the above table market their butter at other stations than Braham.

Except when there is a substantial difference in prices, the shipping point to which a farmer hauls his products depends largely on the condition of the roads. Nothing definite can be said, however, on this point because road conditions vary at different times of the year. What may be the best road in the winter months is oftentimes the poorest during the summer months. Most of the potatoes are marketed either in the fall of the year when roads are usually pretty good, or else during the winter months when the condition of the road bed is of but little importance. It can hardly be said that any market has a decided advantage over another in this regard, during all seasons of the year. The average distance for those who haul all of their products to Braham is but 3.3 miles, whereas the average distance to market for those who market elsewhere than Braham is four miles. The average size of load hauled when marketing potatoes, is 1.53 tons. Most of the farmer's product is marketed in a very condensed form (such as milk or cream) and the condition of the roads is therefore considered of but small importance by the average farmer, who hauls his cream to town every other day, or coöperates with one or two neighbors, and thus reduces the cost of transportation to a very negligible item.

Throughout this chapter, attention has been called to various coöperative endeavors on the part of the farmers. It is interesting to note that, in spite of the many adverse criticisms of farmers' coöperative enterprises, the majority of farmers are of the opinion that much can be gained through coöperative effort. Of the total number of 496 farmers interviewed on this topic, exactly seventy-four per cent of them expressed full faith and confidence in the farmers' coöperative movement, stating that they would



A view of the Greeley creamery, school house, and general merchandise store.

be willing to support further coöoperative movements with money and moral support. They further stated that those farmers who seemed to express doubt concerning the efficacy of farmers' coöperation, would get in line on almost any movement as soon as it began to show results.



Farmers marketing potatoes at Braham. By providing storage on the farm, heavy hauling can be done in winter when roads are good and there is but little to do on the farm.

CHAPTER III

HOW THE COMMUNITY BUYS GOODS

EARLY STORE BUSINESS

As we have seen in the foregoing chapters, the early settlers had little or no money, and the few things they had to sell at the end of the season's work could be exchanged for but a few things, the bare necessities of life. It has been shown how the few local retailers at Rush City helped to keep the early settlers living by letting them have, on credit, the little flour or clothing they needed. Several old settlers still gratefully remember certain merchants, who not only sold them necessary goods on credit, but also "helped them out of the hole" during the first years when the products of the year's work did not yield enough to pay taxes. One old man's testimony was not so favorable to these "dealers," however, for he declared that "they skinned us going and coming." When wood was brought to town there was no cash market for it. The only thing for the farmer to do was to sell it to the storekeeper for "store pay." Naturally enough the storekeeper "played safe," and as a result the farmer perhaps got much less for his wood than would have been the case, could he have sold more directly to a consuming market. In the prices charged for the goods given in exchange, naturally enough too, the storekeeper got a big margin for interest charges on credit granted as well as the general margin for trade profit. This sort of wholesale farm produce business, combined with the credit broker and retail business, appears to have been "very lucrative to those who were able to make it go." Some never got fairly started before they failed, but many of them became wealthy at the business.

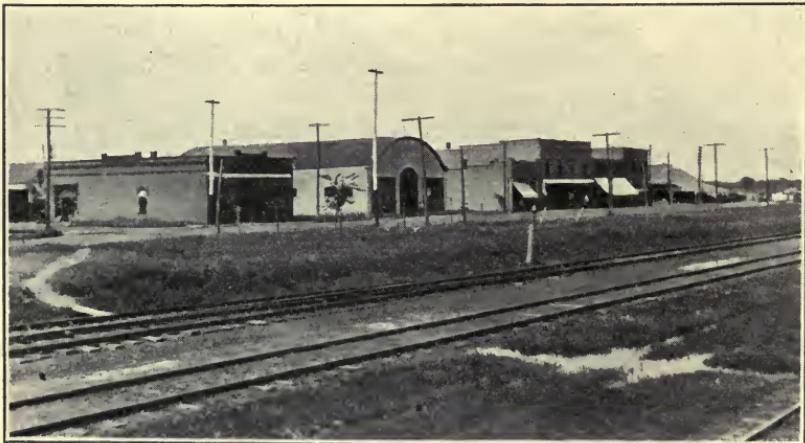
The men who worked for the lumbering companies in the winter were paid in the somewhat depreciated United States notes or "Shin Plasters," as they were euphoniously denominated by the "lumber jacks." The business of the farming community

was not firmly established upon the basis of a money economy until somewhat after 1880. Some old farmers stated that the townspeople kept money out as long as possible, because as farmers got money in exchange for their produce, their market for purchasing goods from without the community became wider. With money they could buy in the cheapest market. One of them thought that the present opposition of local merchants to the catalog-house business is analogous to this earlier "fight of vested interests for a home market."

Stores situated at points away from the railway were almost always located so as to be easily accessible to some railway station by an "all water route." The reason for this is apparent when it is remembered that the country was practically impassable for a loaded wagon during these early years. It was cheaper to freight by water as much as practicable. Almost all of these country stores were postal stations until the advent of the rural free delivery in recent years.

BRAHAM'S BUSINESS

In the foregoing chapter it was shown how Braham, the local



Main business street of Braham.

market which was taken as the center of this community in this survey, was started; and the importance of the functioning of its

various selling agencies was also described in detail. Let us now examine the buying agencies which the community supports, with special attention to the business done by the Braham merchants.

There are in Braham nine stores, whose business may be classified as follows: three general merchandise; two hardware, implements, and lumber; one furniture and hardware; one drug store; one candies and refreshments; one harness shop. Besides these stores there are the following business and manufacturing concerns: two banks, a carding and spinning woolen mill, a tombstone or monument manufacturing shop, two blacksmith shops, a meat shop, a photograph gallery, a newspaper and job-printing office, a land agency, a livery barn, a garage and repair shop, two barber shops, and the ice business conducted by the drayman. To give a complete enumeration of all business interests, including professional services, it is necessary to state that there is one dentist's and one doctor's office. The doctor has also a private hospital in town. His practice has grown so that he now has a regular assistant and one or more trained nurses.



Street view of Braham, showing machine and repair shops.

The following list gives a rather general classification of the different expenditures of the community as shown by the business done at Braham in 1912:

Kind of goods or services sold	Value of goods or services
General merchandise	\$97,850
Flour and feed.....	11,670
Furniture, hardware, and implements.....	63,585
Lumber and other building material.....	29,710
Harness and repair shop.....	7,737
Lunches, refreshments, and pool.....	7,686
Meats and sausages.....	8,475*
Photographs and film developing.....	1,100*
Hotel and livery service.....	7,600*
Tonsorial service	1,800*
Dental service	2,700*
Drugs and doctor's services.....	14,500*
 Total	 \$254,413

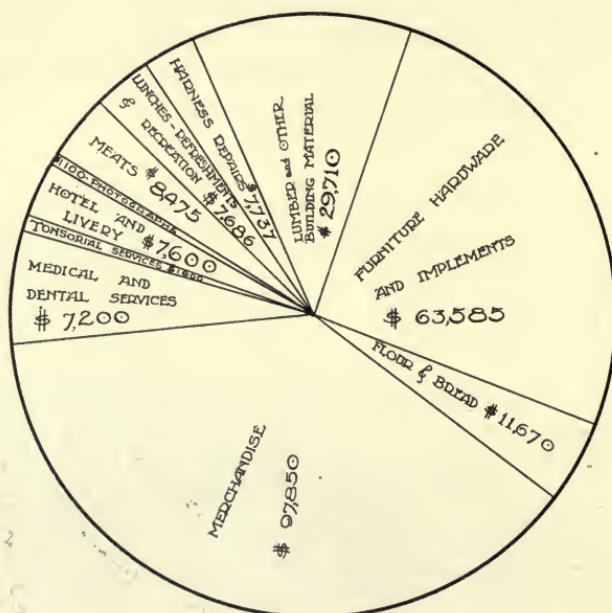


Diagram 3. Showing relative importance of principal classes of retail business and professional services of the village.

Some of these groupings of commodities are hardly logical, but it was necessary to group items in such a way as to avoid disclosing the records of single private business concerns. All

* Figures are only approximate.

figures were obtained from the books of the business firms, except those indicated with a star. In those cases it was impossible to get all of the book records, and therefore the available records were supplemented with data procured from those who paid for the goods or services in question. The writer admits that these particular figures are perhaps not very accurate, but they are the best available. It should also be remembered in connection with this, that all the figures except those starred, give only the business done at Braham. The community expended much money at "country stores" and in other towns, as well as through mail orders. No detailed analysis of that business could be made in the time available. The writer is of the opinion, however, that the foregoing table is fairly representative of the relative expenditures of the community. The following table shows how purchases vary according to the season of the year:

TABLE XX
SEASONAL VARIATIONS IN RETAIL BUSINESS

	PER CENT OF TOTAL YEAR'S BUSINESS											
	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	%	%	%	%	%	%	%	%	%	%	%	%
General merchandise	6.3	5.7	6.7	7.0	8.7	8.4	7.5	8.5	11.2	10.9	10.8	
Flour and feed	13.9	4.3	5.4	6.9	27.1	5.0	4.9	2.5	3.2	2.6	12.7	
Furniture, hardware and implements	44.2	2.0	4.0	11.1	9.6	14.1	13.2	8.3	9.4	8.3	6.4	
Lumber and other building material	3.0	3.3	4.1	6.3	4.7	10.7	5.5	13.7	16.7	11.2	13.2	7.6
Harness and repair shops	7.4	5.9	5.7	10.5	7.5	14.9	7.9	7.0	9.3	6.9	11.8	5.2
Pool, confectionery and lunches	5.5	5.7	5.9	6.3	7.6	12.0	10.5	10.8	10.0	9.0	7.7	9.0
Livery business	7.5	7.1	8.3	8.0	9.5	7.6	6.8	9.9	9.0	11.4	9.9	5.0
Average of all classes of business	6.8	4.7	5.9	8.0	10.7	10.4	9.1	8.9	9.3	8.9	9.2	8.1

It is noteworthy that the demand for certain goods varies by season. In order to keep operating expenses at a minimum it becomes necessary for country retailers to handle a variety of commodities, the seasonal demand for which varies so, that labor can at all times be kept profitably at work. Most of the country storekeepers do this pretty well. The general merchandise stores usually have to hire one extra clerk during the month of December, and implement dealers sometimes have to get an extra man "to set up" machinery when there is an unusually big demand for it. It is the ambition of many farmers' sons and daughters to become clerks and as a result it is easy to hire extra help in the



Not only are the stores neat and attractive but the streets are kept clean by having team sheds in the rear of each place of business.

store when necessary. The average salary of all regular clerks in Braham was fifty-two dollars per month. This average hardly represents what most of the clerks get, however, because of the relatively high salary of seventy-five dollars a month which is paid to farm-implement experts. Perhaps the most common salary for a good general merchandise clerk is forty-five dollars a month.

The following table shows in detail the different commodities shipped into Braham during the year 1912. It is a fair index of the quantitative consumptive demands for various commodities by months.

TABLE XXI
GOODS SHIPPED IN DURING YEAR

All of the general merchandise stores still gladly accept in trade eggs, vegetables, home-made butter, and honey. The stores at Graham received during the year approximately \$11,000 worth of eggs, \$1,000 worth of honey, and \$1,000 worth of butter. As already explained in the previous chapter, the merchants do not generally calculate to make any profit directly from the sale of this unstandardized, poorly-graded, produce, but they handle it as the most effective way of advertising. It serves to open book accounts with their customers, for it often happens that the farmer will not "trade out" the full value of the eggs he has brought in that day. The balance is then credited to his account. The next time he comes to town he may buy more than his favorable balance amounts to; and then the store lets him have the goods he wants on credit. These credit sales form a very considerable amount of the store's business. The following figures give the per cent of total sales that were credit sales in a representative general merchandise store:

Month	Per cent of total business
January	43.0%
February	39.7%
March	41.8%
April	37.8%
May	43.1%
June	36.0%
July	50.6%
August	41.5%
September	43.8%
October	37.6%
November	49.8%
December	39.5%

Fully one half of the farmers avail themselves of this convenient form of credit. They usually settle the balance of their accounts at the end of each month, when they get their cream checks from the creamery. In this way the credit that the store extends is not a very expensive item. No store reported any loss from "bad accounts." A firm with an approximate yearly business of \$50,000 had "never lost more than twenty-five dollars in that way." And it is said that "there is nothing that will insure against catalog-house competition as these book accounts."

The number of farmers who buy their furniture and machin-

ery on account is larger than that shown by the foregoing figures. Fully two thirds of all such sales are made on account. These accounts usually run for three months. If not paid then, a note is usually required, with interest at seven or eight per cent. Farmers who pay spot cash can usually buy machinery somewhat cheaper, however, than those who buy on account. It is maintained by some that the difference in cash and credit prices in many cases amounts to as much as fifteen or twenty per cent of the cash price. Implement dealers declare, however, that such cases are rare exceptions.

The regular advertising expenses of local retailers are very low. Only one store paid out as much as seventy-five dollars during the year for this purpose. Most of this sum was spent for cheap calendars which were distributed among customers at Christmas time. The small "ads" in the local weekly paper, and a few handbills to announce special sales or "market days" constituted only a small item of expense.

All of the Braham stores did their business at an expense varying from eleven to fifteen per cent of gross sales. Only one had the maximum expense. The rest did their business on the basis of eleven or twelve per cent. The operating expenses of a representative general merchandise store were distributed as follows:

Manager's salary	30%
Clerk's salary	33%
Rent or interest on real estate.....	13%
Miscellaneous	24%

The profits of all these stores were very moderate. In some cases only a fair interest on capital invested was realized, and in no case did the net profits amount to more than fifteen per cent of the capital invested. It should be stated, however, that there is no uniform system of accounting in practice among these stores, and the accounts in some instances were in such a condition that it was impossible to determine exactly what the operating expenses and net profits were. Some managers modestly allowed themselves a salary of only \$600 a year, while others valued their services at \$1,500. This variation in salary allowances makes it impossible to find a uniform basis on which to reckon net profits.

The bigger stores or the older firms appeared to have the better kept accounts. Some of the smaller concerns had no cost accounting system of any kind, personal expenses being mixed up with those of the business. In such cases the only way that the proprietor knew anything about the profitableness of his activities, was by the rise and fall of his bank account. No business concern in this town attempted to keep accounts in such a way as to show the exact status of each distinct "line of goods" that it handled. It was the opinion of all the managers, that the comparatively small volume of business done in each "line" (such as footwear, groceries, dry goods, etc.) made it possible for them to estimate with a fair degree of accuracy the profitableness with which it was handled by the store. Without attempting to gainsay this expert testimony, it might be said that this is similar to the excuse offered by the average farmer when he is reprimanded for not keeping cost accounts. One farmer stated that, "perhaps the farmer's business is more complex and therefore less easily managed by rule of thumb methods; but 'townspeople' would be the last to admit this."

The following data concerning the banking business at Braham, not only shows the increasing prosperity of the community, but it also shows some of the business habits of the people in both the village and the country. Deposits have steadily increased from \$52,000 in 1905 to \$190,000 in 1912. Of this amount \$129,000 were time deposits belonging to 225 depositors. This would indicate that about one half of the farmers of this community have some savings deposits. One hundred and sixty farmers have checking accounts at the bank, the average "turn-over" of which is about eight times a year. The average "turn-over" of local merchants is about forty per year. On the average the checking business of the entire community amounts to about \$2,000 per day. Approximately one third of this is done by farmers, including the business of the Braham Farmers' Co-operative Creamery.

OTHER COMPETITIVE BUSINESS CENTERS

A very considerable part of the business of the farmers living on the border of this community is naturally divided between Braham and some other nearby competitive business centers. Of

these Rush City, Grasston, Mora, Ogilvie and Stanchfield are railway stations, and they are therefore also important local selling points, as was shown in the previous chapter. The following table shows the relative importance of the three most important of these places, judged from the standpoint of business transacted there by farmers of this community. The average distances given are based only on those farms from which a part of the year's product was sold at Braham.

TABLE XXII
COMPETITION BETWEEN BRAHAM AND NEARBY TOWNS

Name of local station	Number of farmers	Average distance to local station, miles	Average distance to Braham, miles	Per cent of total purchases made at Braham
Grasston.....	38	4.9	7.5	24.5
Mora.....	39	7.2	10.0	19.0
Stanchfield.....	42	3.2	5.1	60.0

A glance at the community map on page 10 gives the location of all the country stores under the following names: Day, Coin, Congers, Maple Ridge, Andre, Brunswick, Greeley, and Rush Point. The business done at these stores during the year varies from \$8,500 at Andre to \$30,000 at Rush Point. The following table shows the relative amounts purchased at three typical inland stores.

TABLE XXIII
COMPETITION BETWEEN BRAHAM AND TYPICAL COUNTRY STORES

Name of store	Number of farmers buying at country store	Average miles to local store	Average miles to Braham	Estimated per cent of total purchases made at local store
Andre.....	25	2.3	5.3	30
Rush Point.....	10	3.5	6.0	43
Brunswick.....	18	4.2	7.9	50

It should be kept in mind in connection with the last two tables that the per cent of total purchases made at these local stores is figured on the basis of an estimate from each farmer

who traded at these places. While they can not be taken as accurate, they are nevertheless of some value.

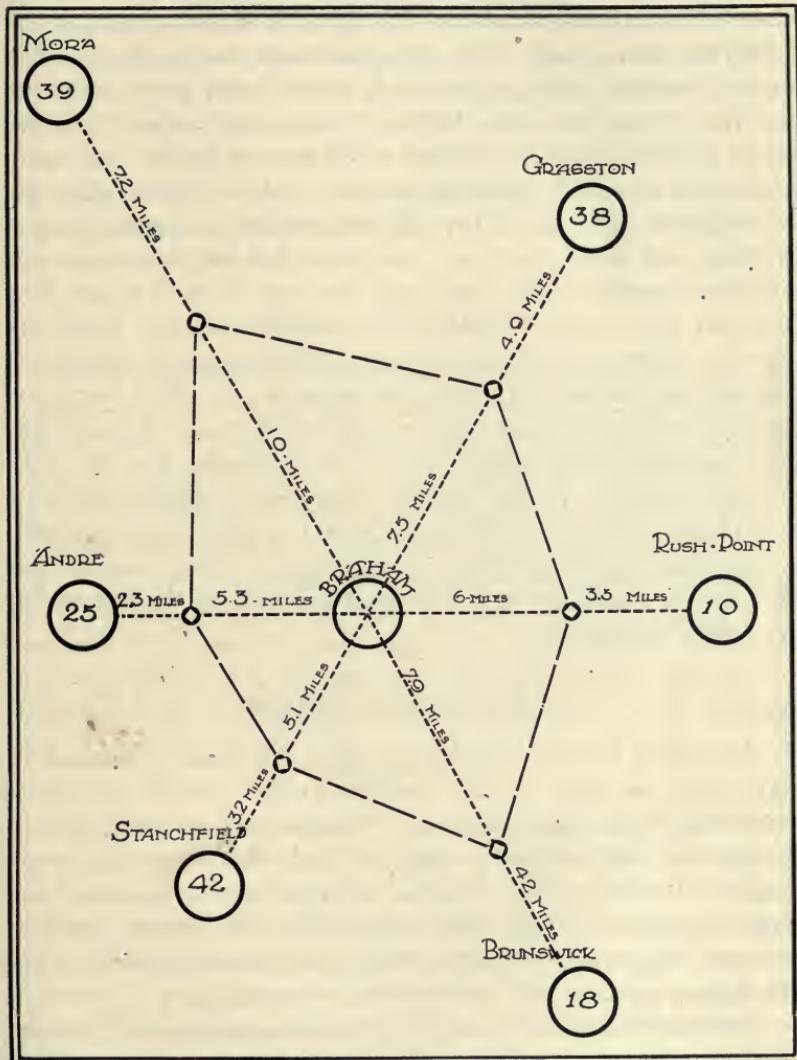


Diagram 4. Representing varying extent of Braham's trade territory with reference to competitive points. (Figures within circles show number of farmers who buy only part of their supplies at Braham.)

It will be seen that the amount of goods sold by these inland country stores is very considerable. The per cent of the total

year's purchases of the farmers who deal with these stores increases with the size and variety of stock carried by the store. To illustrate, the average value of stock at Andre is about \$2,000, whereas at the other two points the value of stock averages about \$6,000 the year round. The primary reason for the greater volume of business at Brunswick and Rush Point, however, is the fact that creameries and blacksmith shops are located at these places. All of the inland stores which are not located at creameries serve as cream collecting stations, and in that way they get most of their business. They all deal principally in groceries and clothing, and because it is so convenient for the farmers to obtain these supplies at the same time they take in their cream, they feel that these stores render the community a very important service. Farmers seem to feel more kindly towards their local country storekeeper than they do towards the town merchant. Because the former lives right in their midst as one of them, they get thoroughly acquainted and do not begrudge him the little money he makes. A few farmers expressed the opinion that such a store when thus operated at the lowest possible cost was really a coöperative concern of the community, even if it was not run by a formal organization in which all members of the community are legal shareholders.

CATALOG HOUSE BUSINESS

According to answers received from the farmers themselves, sixty-three per cent of the families in the country purchased something from catalog houses. The amount purchased by these during the year was an average of about forty-two dollars per family. It is the opinion of most local merchants that these purchases amount to much more than this. The writer believes, however, that practically all of the farmers told the truth and that the figures given on this matter are fairly reliable.

Perhaps the main reason for this prevalence of the catalog house business is the fact that farmers find it very convenient to order many goods by mail, especially when they live at a distance from a good-sized town. The amount ordered from catalog houses increased very appreciably with the distance farmers live from Braham. The figures show that catalog house business varies directly as the distance, and inversely as the number of

times farmers go to a town where good selections of goods are kept. Farmers often expressed themselves as appreciative of the great variety of goods which might be selected from catalogs at leisure during the long evenings when there is nothing else to do. When notice comes that the goods have arrived, someone drives to town to get them, at the same time buying in town a supply of such things as they can buy more satisfactorily from the local merchant. Most of them defend this course of action by the argument that "business is business; let the local storekeeper handle only those things that he can handle more cheaply than the mail order houses."

USE OF PARCEL POST

The parcel post had been used by fifty-seven per cent of the farmers who had received packages an average of four times during the year. About one half of these parcels came from catalog houses. Local merchants did not often make use of this service, except that once in a while some housekeeper ordered a pound of coffee or some sugar to be sent with the rural carrier in the morning. Only thirty-five per cent of the farmers had used the parcel post to send anything from the farm. In most instances it was used by women to send some fancy work or some other present to relatives in a distant city. The parcel post had been in existence only six months when this information was collected.

PEDDLERS' BUSINESS

The only regular peddlers' business of this community is that done by patent medicine companies. Three different companies send their agents through this territory. They all sell spices and extracts besides various kinds of toilet articles and patent medicines. Housekeepers testify that these concerns handle "especially pure and good extracts and spices." The average amount purchased from these peddlers by those who deal with them was \$4.30 per year.

CARDING AND SPINNING MILL

A carding and spinning mill located at Braham, runs about five months of the year doing a custom business of carding and spinning wool which is brought in by local farmers. As was

shown in Chapter I, the farmers of this community have only a few sheep. They usually bring the little fleece they get to this mill, and have it cleaned and carded to be used for making light but warm quilts; or they may have it spun to be used by the grandmothers for knitting stockings and mittens. Most of the American-born women no longer do this, however. They prefer to buy their woolen goods ready made. The mill charges ten cents a pound for cleaning and carding the wool. If it is also spun and twisted it costs twenty-five cents a pound. During the year the mill bought from farmers 600 pounds of wool for which they paid from sixteen to twenty cents per pound. This was manufactured into yarn and sold at eighty cents a pound. The mill is equipped with modern machinery, and the manager is trying to get some knitting mills to buy his product so that he may run the year round. So far he has been unsuccessful in this, however, and has been obliged to sell his little surplus stock to local stores.

FARMERS' COÖPERATIVE ACTIVITIES

Although the attempt of the farmers to manage a potato warehouse of their own failed, a few of the original members of that organization formed what is called the Rice Lake Farmers' Club. This organization is mainly for educational and social purposes, but it also acts as an agency for the coöperative purchase of supplies. About a thousand dollars worth of goods, mostly groceries, are bought by it to be distributed among its members. Orders amounting to about \$200 are sent in from time to time to a regular wholesale house. The members of the club believe that they get their goods at wholesale prices. They admit, however, that there is but little saved by each family getting the goods in this way. "The increased intelligence of market conditions and the growing sentiment of social solidarity alone, make it well worth while for the neighborhood to coöperate in this way"; such appears to be the opinion of the members of this club.

Another unique method by which some farmers purchase hardware and machinery, is to order it through a country blacksmith, who deals directly with regular wholesale houses in the purchase of carload lots of nails or wire, and acts as agent for various farm machinery companies. By ordering only goods

which his farmer patrons have already agreed to take, he is able to sell some things much cheaper than the regular town retailer. His sales amount to about \$7,000 or \$8,000 a year. Naturally enough, this man enjoys the enviable good will of his neighbors. "Day after day he is hard at work in his repair shop; and for his trouble in supplying his patrons with such things as they order, he takes only the wage of an ordinary workman."

There are in this community three farmers' coöperative telephone companies. Membership in these organizations varies from twenty-eight to one hundred and thirteen, and it is on a thoroughly democratic basis. Officers of these companies give their services gratis, receiving only pay for actual expenses in-



The Coin Country Store. Like other country stores where there are no creameries, this store is a convenient cream depot for nearby farmers.

curred in connection with the work of the company. The clerk usually gets only ten dollars a year. The expenses of these companies vary from \$200 to \$340; the larger the membership the less per capita cost. The chief trouble of these companies is to get a competent "trouble man" at the small pay they can afford to offer. All of these companies are "doing well and almost everybody is well satisfied."

The Nessel Mutual Fire Insurance Company is spoken of with highest regard by practically all farmers. It has a total membership of 2150. Ninety per cent of the farmers of this community belong to it. Its policies in force amount to over

\$3,600,000. The average rate of assessment for the last five years has been less than .2 of one per cent. The reason for this good record is that the secretary receives only \$200 a year for writing policies and all other necessary work, and the appraisers get only two dollars per day and three cents per mile travelled. The company has existed since 1888, and since then it is estimated that it has saved its members a total of \$10,000 to \$12,000.

PART II
NON-ECONOMIC ACTIVITIES

CHAPTER IV

CIVIC ACTIVITIES

Almost the only way to awaken interest in political or civic affairs is to suggest their relation to taxation. Efforts to elicit the prevailing sentiment in regard to various political issues of state or national scope, invariably met with failure, except in the case of a few socialists, who appeared to be "fairly well read up" on the doctrines of Eugene V. Debs as expressed in his national organ, *The Rip Saw*. Any reference to the tax situation, however, immediately found a ready response on the part of everyone. No one was averse to expressing his opinion on this subject, no matter how uninformed in general, or how reluctant to talk on other matters.

The following table presents in a summarized form the important facts in regard to the number of qualified male voters who do their duty as citizens by exercising their suffrage at the different occasions that this privilege is granted them. The cost of local government is also shown for each of the six townships included in this survey.

The explanation of the fact that only about one third of the qualified voters are present at the town meetings, appears to be that law and custom combined have pretty well defined what is to be done at these meetings as regards the amount of taxes raised for various local purposes; so practically the only thing that a man's presence at the meeting would affect, is the personnel of those elected to administer the local government. Many people do not care particularly who is elected to these offices, mainly because "there is practically no chance for graft on the part of these local officers; no one would have the nerve to do anything crooked when all their doings are open to the close inspection of their neighbor citizens." Another explanation very similar to the one just given, is that "no one who has ever had a town office, cares to have it again; it's all trouble and continued dissatisfaction on the part of someone or another, with no pay to make it worth while." For this reason there are no office-seekers

who arouse farmers to get out to the polls to vote for them, as is the case in the election of county, state, and national officers. In this connection it should be noted that the very considerable increase in cost of township government is to be ascribed chiefly to the increased work of the town supervisors. More of their time is required for inspection of road work, and the purchase of road and bridge building material. The primary elections have also added an additional cost of about seventy-five dollars.



A view of one of the new concrete bridges built by Kanabec County. Swamps and wide streams demand large expenditures for bridges.

One of the most important functions of the "town board" is to equalize assessed valuation of property for purposes of equitable taxation. This office is a disagreeable one, because of the many complaints of persons who believe their property to be unfairly taxed in comparison with that of their neighbors. Of greater importance still, however, is the work of the board in connection with the building of roads and bridges. All the road work of the township is done under the direction of these three supervisors. The following table gives a summarized account of the condition of public highways in this community, and also the increased attention given to road improvement as shown by the increase in local taxes for that purpose.

TABLE XXIV
CIVIC AFFAIRS IN TOWNSHIP GOVERNMENT

Name of town	When organized	Number of qualified voters	Average number of voters at town meeting	Average votes at primary election	Average votes at general election	Town revenue 1912	Town revenue 1902	Average pay of supervisor	Average pay of town clerk
Brunswick.....	1882	240	130	157	218	\$350	\$250	\$50	\$ 70
Grass Lake.....	1883	180	65	145	170	297	296	37	80
Maple Ridge.....	1871	230	100	100	180	250	150	40	100
Nessel.....	1870	290	40	150	150	300	200	30	75
Royalton.....	1883	225	100	130	185	175	250	35	50
Stanchfield.....	1871	216	55	130	216	186	149	38	75
Average per township.....		230	81	136	186	\$270	\$149	\$38	\$ 75

TABLE XXV
ROAD CONDITIONS AND AMOUNTS EXPENDED FOR IMPROVEMENTS

Name of township	Number of miles gravelled	Number of gravel pits accessible	Number of road graders	Number of wheel scrapers	Number of common scrapers	Number of road drags	Number of bridges	Stone or concrete culverts	Road and bridge fund 1912	Road and bridge fund 1902
Brunswick.....	2	1	1	3	14	2	4	2	\$1,210.00	\$275.00
Grass Lake.....	20.....	10.....	4	4	16	.....	6	1	1,105.75	271.00
Maple Ridge.....	20	2	2	10	9	.....	13	35	644.00	213.00
Nessel.....	3 $\frac{1}{2}$	2	1	5	20	4	4	1	1,533.00	414.00
Stanchfield.....	4	4	1	4	20	4	10	1	982.00	407.00
Total for community.....	28	6	6	26	79	6	37	39	\$5,474.75	\$1,580.00
Average per township....	8 $\frac{1}{2}$	7	1 $\frac{1}{2}$	5 $\frac{1}{2}$	15 $\frac{1}{2}$	3	7 $\frac{1}{2}$	9 $\frac{1}{2}$	\$1,094.95	\$316.00

The writer can not vouch for the accuracy of all the above figures. They were obtained from town clerks and supervisors of the different towns represented, and are approximately correct. It is noteworthy that in only two of the above named townships did the officers in charge have a complete inventory of their road-building equipment, and in only one township did they know exactly the number of rods their roads had been gravelled, and the cost at which this had been done. In defense of this laxness in auditing business efficiency, it was explained that at each town meeting the voters discussed and checked up on the expenditures of the preceding year. That is considered a sufficient audit of expenditures.

The figures in the foregoing table are significant mainly in that they bring out the great difference in local conditions. In some townships it is hard to fill in low swampy stretches of road because of the great distance to gravel pits. Some towns have purchased a number of gravel pits, whereas others have paid a lump sum which gives them the privilege to get as much gravel as they desire for a definite number of years, and still others buy it by the load. There is also a great difference in equipment of modern road building machinery. It is only during the past two or three years that the large-sized road graders have come into general use, in this section of the state. There is considerable difference in the prices paid by different boards for this road machinery. The chairman of one of these boards stated that he had bought a number of wheel scrapers at twenty per cent less than the price paid for the same by the board in an adjoining town. This is no reflection on the honesty of the board which paid the higher price; it merely shows superior bargaining ability on the part of the chairmen of the board which made the better bargain.

Galvanized corrugated iron culverts and concrete or stone bridges are beginning to displace the wooden structures. At first all of the towns used only wood in the construction of all culverts and bridges. This was by far the cheapest and quickest way of doing it; but now there is a tendency to build more permanently even though it be somewhat more costly. It is figured that "the farmers can stand it." There is a general sentiment, however, that the recent good roads legislation, popularly known as the Dunn and Elwell laws, was "ill considered and hasty, to say the least." Farmers maintain that they are as interested in good roads as anyone, the only reason that they "hang back" being that "the amount of traffic in this country does not warrant the expenditure of several thousand dollars per mile of road." Their program for road improvement contemplates the "fixing up of the bad stretches, wherever they may be; not an enormous expenditure of money on a limited mileage, located on roads designated by an autocratic central state highway board. If concrete or brick roads are to be built let them be paid for by owners of automobiles and motor trucks, to whom alone they can be generally serviceable."

Town boards may have made mistakes, the farmers generally

admit, but as a rule they are made up of "good, honest, public-spirited citizens, many of whom sacrifice pecuniary returns and endure much discomfort by giving their service to local public work." It is sentiment of this kind that bears no good omen for the future of road development under centralized control.

TAXES AND COSTS OF LOCAL GOVERNMENT

The two following tables are included in this survey mainly for the benefit of the people of the community dealt with in this survey. The writer was repeatedly asked to explain the cause for the ever-increasing taxes. Space does not permit of a detailed analysis of the tax situation either locally or for the State as a whole. The two following tables, however, show some of the main causes for increase in local taxes; and a comparison of the two brings out differences which the average farmer does not understand.

These two tables studied in connection with the population table on page 8 of the introductory chapter show the reason why farmers of another county adjoining Chisago are complaining of their own taxes, because their "neighbor with just as big

TABLE XXVI
CHISAGO COUNTY TAX SITUATION

	1912	1910	1905	1885
County, real estate value.....	\$3,512,10	\$2,890,614	\$2,267,070	\$1,048,963
Nessel town, real estate value...	310,512	257,102	236,627	101,654
County, average value per acre..	\$13.28	\$10.91	\$8.56	\$4.30
Nessel town, average value per acre.....	12.84	10.63	9.78	4.52
County, personal property.....	\$675,606	\$688,520	\$606,077	\$439,430
Nessel town, personal property..	54,660	45,042	34,625	30,446
County, rate of taxation (all taxes).....	21.38 mills	23.78 mills	18.8 mills	18.9 mills
Nessel town, rate of taxation.....	16.69 mills	19.11 mills	21.2 mills	20.9 mills
County, road and bridge fund...	\$1,972.32	\$3,363.41	\$800.76	.....
County poor fund.....	\$2,982.53	\$5,885.95	\$5,905.65	\$2,543
County, ditch tax levy.....	\$5,940.73	\$7,940.96	\$10,304.45	.....
Nessel town, ditch tax levy.....	678.44	737.89	612.39	.....
Nessel town, revenue.....	\$292.14	\$302.14	\$162.75	.....
Nessel town, road and bridge fund	1,533.72	664.72	488.25	.....
County, special school tax.....	\$28,381.49	\$24,566.57	\$27,273.72	\$8,650.09
Nessel town, special school tax..	982.38	1,272.07	1,939.93	863.47

TABLE XXVII
KANABEC COUNTY TAX SITUATION

	1912	1910	1905	1885
County, real estate value.....	\$2,006,110.00	\$1,686,276.00	\$1,464,523.00	\$679,956.00
Grass Lake town, real estate value	162,226.00	139,891.00	127,680.00	23,322.00
County, average value per acre...	\$5.98	\$5.03	\$4.41	\$4.19
Grass Lake town, average value per acre.....	7.48	6.45	5.59	2.25
County, personal property value...	\$306,374.00	\$197,376.00	\$175,037.00	\$25,643.00
Grass Lake town, personal property value.....	12,671.00	11,844.00	16,311.00	4,248.00
County, rate of taxation (all taxes).....	37.6 mills	33.9 mills	35.8 mills	16.3 mills
Grass Lake town, rate of taxation (all taxes).....	28.6 mills	30.6 mills	30.7 mills	26.4 mills
County, road and bridge fund...	\$4,248.51	\$3,598.86	\$2,612.68	.....
County, poor fund.....	\$1,403.37	\$1,799.43	\$2,037.84	\$719.12
County, ditch tax levy.....	\$1,870.96	\$1,755.94	\$1,613.48	.....
Grass Lake town, ditch tax levy...	845.95	865.92	689.73	.....
Grass Lake town, revenue.....	\$297.61	\$303.70	\$296.01	\$ 91.09
Grass Lake town, road and bridge fund.....	700.27	607.41	606.83	248.13
County, special school tax.....	\$3,050.08	\$25,267.20	\$16,164.52	1,007.40
Grass Lake town, special school tax.....	1,353.24	1,544.67	858.59	119.80

and good a farm pays only two thirds the taxes that they do." Aside from the greater population of Chisago County, there is a difference in taxes due to special ditch taxes levied against the land which was supposed to have been directly benefited thereby. Also, there are marked differences in the costs of the local district schools. (The writer can not refrain from recommending in this connection, that the local farmers' club at Braham should procure a copy of Professor E. V. Robinson's masterly analysis of the "Cost of Government in Minnesota." This study is published as a part of the Biennial Report of the State Tax Commission for 1912. One or two programs of the year could certainly be given over to a discussion of this important, but poorly understood, feature of our government).

o COUNTY DITCHES

In connection with the county ditch taxes there was considerable complaint. Many farmers had the notion that these ditches would complete the drainage of the farms which were specially taxed for these constructions. When it became evi-

dent that these ditches served merely as an outlet for the water which would naturally seep into them, and that this natural seepage is not sufficient to make low swamp lands arable during the greater part of the growing season, there arose numerous and bitter complaints to the effect that these ditches were no good to them. Indeed, it appears that in some instances there was ample cause for complaint. The assessments of taxes in accordance with value received by adjacent property owners, were arbitrarily made. Some people, no doubt, gained at the expense of others in this drainage work. In a few instances, it is maintained, the engineering was so incompetent that the "water actually flowed for a mile or more in the opposite direction from that intended by the engineers in charge." The farmers in these localities made many sarcastic comments in regard to this. "It would be a funny joke, were it not so unjust to the farmers who have to pay for this fool work."

POLITICAL ALIGNMENT

The following table shows how the people of this community cast their ballots for governor of the State, in 1912. It is a fair index of the political sentiments of the community, in regard to state and national politics.

TABLE XXVIII
HOW THE COMMUNITY VOTED

Name of township	Repub-lican	Democ-ratic	Public Ownership	Prohi-bition	Pro-gressive
Brunswick.....	69	11	59	17	19
Grass Lake.....	73	16	13	35	17
Maple Ridge.....	70	39	14	25	18
Stanchfield.....	47	22	25	53	11
Village of Braham.....	23	5	16	17	5
Nessel.....	73	30	17	10	19
Royalton.....	90	42	7	20	15
Total of the community.....	445	165	151	177	104

This table shows the diverging opinions of these people on questions of public policy. Comparatively few have well-founded convictions on state or national politics. The few who do have strong convictions on any question, however, influence many neighbors to vote as they do. This explains the varying percentages of particularly the socialistic or public ownership

vote, and also the prohibition vote. Wherever there is a live Good Templars Lodge, there are usually a large number of prohibition voters. In regard to the varying socialistic vote, it is caused largely by the influence of one or two strong local agitators.

The doctrines of the socialists have permeated the political sentiment of the community much more than is indicated by the votes cast for the Public Ownership party candidate for the office of governor. There seemed to be a general impression in the minds of most people that "our government is dominated by cap-



Roads running through swamps or old lake beds require constant repair. Farmers contend that local road supervisors give more attention to "bad spots" than would a county supervisor.

tains of wealth." Some farmers even suspected that this social survey was "conceived and carried out at the behest of Rockefeller and the other multi-millionaires who determine not only what the people shall read, and what the growing generations shall be taught at school, but who even run our government." It was thought by many farmers who professed not to be socialists that such investigations as this survey were undertaken "only to find out how much more we poor farmers can stand to have squeezed out of us." Several farmers were so bitter against "this ever increasing inquisitorialness of our government" that they threatened to "sick the dog" on the investigator if he did not leave immediately.

CHAPTER V

EDUCATIONAL ACTIVITIES

In the present chapter, consideration will be given all activities and influences which help to train and develop the individual, whether child or adult. First place in such a discussion should be given to the formal educational activities which find their main expression in the public school system. Besides this formally conscious effort of the community to train its youth for greater efficiency and higher culture for the purpose of better citizenship, there are various other informal educational influences which are oftentimes deserving of more attention than is usually given them.

The latest United States census report shows a very favorable educational situation in the four counties represented in this survey. In the matter of first grade teachers, salaries paid, enrollment and attendance of pupils, the counties rank among the first in the State. The following excerpts taken from the report of the Superintendent of Schools of Kanabec County, for the year 1912, is representative of school conditions in general throughout this territory:

"There are 51 school districts in this county, containing 54 school houses. Two of these are of brick, one is brick veneered, and the balance frame. These buildings and sites are valued at \$80,276.00. Four new buildings were erected the past year at a cost of \$4,558.00, all modern buildings, built according to plans from the Department. One district has added a grammar department to their building and become a semi-grade school, making the fourth school of this kind in the county. One district has reorganized as an independent district and is meeting requirements for special aid under the 'Holmberg Act.' Many improvements have been made in other districts, having for their purpose the betterment of their schools. I regret to say there are 16 school grounds having no trees upon them. One hundred and sixty-two trees were set out on last Arbor day in seven different districts.

"All but five school districts have libraries in their school houses. These libraries, as a rule, are very good selections of books for pupils

in the various grades. Eight hundred and seventy-nine volumes were added to these libraries this year at a cost of \$282.00. That the books are being read by the pupils is shown by the fact that 3,200 volumes were taken out the past year. The total number of volumes in all libraries of the schools is 6,784 and their value, \$4,207.00.

"The total enrollment of pupils the past year was 1,962, being 60 less than the previous year. The number having attended 40 days or more is 1,768 being five more than the previous year, thus showing that while the total enrollment was far less than the previous year, the attendance was much better. The average number of days each pupil attended school, 1910-11, was 108.8 and, for 1911-12, was 110.

"The average length of school during the year 1910-11, was 7.43 months and, for 1911-12, 7.73 months and the same amount has been voted for this year. The average attendance at "annual school meeting" was 15, a considerable gain over any former year.

"Twenty-nine rural districts received special state aid the past year, a gain of three over the previous year. This year this aid for rural schools was \$6,267.00, and for high and graded schools, \$2,350.00.

"The seventy teachers in the county drew as salary the sum of \$29,653.00. The male teachers in rural schools receiving an average wage of \$47.00 and the female \$43.50. Eight teachers taught on permits (third-grade certificates), twenty-five on second-grade certificates and the balance on first-grades, normal diplomas, professional and special certificates.

"Text-books purchased the past year amounted to \$920.00. The present value of all seats and desks is \$12,000.00 and other apparatus about the same, \$14,000.00 was in the hands of the school treasurers the beginning of the school year and \$16,000.00 at its close.

"There are five districts with less than 10 pupils enrolled and eight with more than ten and less than twenty.

"During the school year the superintendent has made 137 visits to schools, has issued eight permits, and refused to issue two. No certificates have been revoked.

"While there is room for improvement in the rural schools in methods and work, there has been a steady advance for the better the past year. The superintendent takes this time to thank the teachers, who have so ably conducted the schools of the county the past year, and to hope that the present year may find them all as zealous for improvement as in the past."

The following table presents a detailed description of the variations in progress of school conditions in different districts of two representative townships:

TABLE XXIX
DIFFERENCES IN SCHOOLS BY TOWNS AND DISTRICTS

District number.....	STANCHFIELD DISTRICTS						MAPLE RIDGE DISTRICTS					
	Year 1900			Year 1910			Year 1900			Year 1910		
	10	14	22	39	41	10	14	22	39	41	26	28
Total enrollment.....	44	46	30	53	34	43	35	32	53	38	79	66
Apportionment entitled to.....	35	40	24	46	32	36	33	26	52	35	64	52
Average days attendance.....	60	75	59	78	109	78	83	108	60	75	63	48
Pupils, 8-16 years age.....	37	35	25	46	25	33	32	26	48	28	56	47
Pupils, 16-21 years age.....	28	27	11	25	2	1	1	1	1	1	48	30
Pupils attending more than 12 weeks.....	30	35	30	40	35	45	40	40	42	35	32	32
Average wage of teachers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of teachers—high school graduates.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of teachers—normal graduates.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of teachers—college graduates.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of teachers—3 years or more in district.....	425	460	80	700	500	913	800	500	1200	800	850	500
Number of teachers—2 years in district.....	52	60	30	100	60	353	100	125	175	40	150	35
Value of school house and site.....	77	90	41	82	89	200	200	121	120	120	174	40
Value of seats and desks.....	45	10	25	25	100	21	25	25	50	84	80	80
Value of text books.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Value of apparatus.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of volumes in libraries.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Books taken from libraries.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Value of library.....	6	9	6	6	7	8	8	6	7	8	6	6
Months school.....	14	12	40	19	5	11	10	6	12	6	7	16
Voters present at meetings.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rate of special tax.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
State aid.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Paid out for improvements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Indebtedness.....	67	.....	.....	.....	2	.....	1000	.....	.....	.....	.....	.....

It is evident from the foregoing table that there are great variations in the support given educational work in various districts. Several attempts have been made to consolidate various districts, but these have generally failed. The farmers have found out that it usually costs more to support a consolidated school than a small independent district. This fact far outweighs all other considerations. The table shows that there is but little school indebtedness. Farmers generally say that "if the present generation can't pay its own obligations, what will happen to following generations if we load them down with our bonded indebtedness?"

In almost all districts it is reported "difficult to get a good boarding place" for the teacher. The usual price paid for room and board is twelve dollars per month. This often includes laundry work, especially if the teacher is on good terms with some young member of the family. This is very commonly the case, especially because the teacher is usually of the same nationality that prevails in the district. Many acquaintanceships thus formed ripened into happy marriages. Pictorial decorations and books in many homes give evidence of the cultural influence of school-teachers. The kindly relationship that generally exists between the desirable young men of the community and the teacher is further shown by the fact that in the few cases where the school board does not hire the heavier janitor service done, there is usually some swain nearby who sweeps and builds the fire for the teacher every morning in winter. Everywhere at parties or dances in the country, young lady school-teachers exert an elevating esthetic and moral influence; and "at that they are mostly all jolly good mixers, and full of fun." That only a few prefer to continue to live "a life of priceless independent maidenhood" is shown by their ages. Practically all the teachers are between twenty and twenty-five years of age. None in this community was younger than twenty, and only four were older than twenty-five.

NEWSPAPERS, FARM PAPERS, AND MAGAZINES

Practically everybody in the country enjoys the use of the rural mail service. The following table presents a general view of the way in which this service helps the farmers to get into

communication with the outside world, and thus widen their views and life interest.

TABLE XXX
RURAL MAIL SERVICE

Items of interest	Route No. 1	Route No. 2	Route No. 3
Number of miles in route.....	25	25	27
Number of families served.....	126	135	116
Pieces of mail handled during year.....	105,000	110,000	90,000
Patrons receiving daily papers.....	67	75	35
Patrons receiving farm papers.....	104	135	95
Patrons receiving magazines.....	75	50	50
Number of years since started.....	6	10	9
Number of trips missed in that time.....	3	4	3

A further analysis of the educational influence of the press is shown by the following figures. Those who take farm papers, in most cases, have two; some have three or four. The average number subscribed for in this community is 1.7. In only sixty-two per cent of these homes does the husband read the farm papers; but in all of the cases where he does not read them, either a boy in the family or the wife does. The reading of this class of literature is not very general among women and boys, however. Only thirty-one per cent of the boys, and eight per cent of the women claimed to read farm papers. Agricultural College Extension Bulletins are received and read by only twenty-six per cent of the farmers. No person in town subscribed for farm papers, "and yet in spite of this fact," said one farmer, "townspeople continually try to tell us what we farmers ought to do."

Local town or county papers are taken by seventy-one per cent of the families in both the country and village. The general tone of the local paper published at Braham has changed with each change in editorship. In late years there have been fewer of the embarrassing personal allusions which, it is said, used to constitute the chief attraction of the paper. The following is an example of this "neighborhood josh": "A certain Braham young man took a honey-moon trip in the vicinity of Rice Lake with a Grass Lake maiden, last Thursday. He says it is a sweet job." Many people do not take the local paper, they say, because "there is nothing in it of real value to the community." It is hardly necessary to say that by furnishing local items of in-

terest the paper really does perform a worthy function. Editorial comments like the following are no doubt also of value: "Profanity may be good enough in its place, but there should be a little less displayed on the front village street."

Other weekly newspapers, mostly of foreign language, are taken by sixty-nine per cent of the farmers who take an average of 1.9 of them. In the village there appears to be a dropping off in the interest taken in the mother tongue, as is evidenced by the fact that only forty-eight per cent of the families subscribe for one or two weekly papers. In the matter of city daily papers, however, the villagers have a better record than the farmers. Forty-eight per cent of the families in the village take a daily paper, whereas only forty-three per cent of the farmers have "a daily." There is a constantly growing interest in the market quotations given by daily papers. Farmers are beginning to try to understand market reports.

In the matter of magazines of the better class, the townspeople also have the better record, although it may be said to be far from a favorable one. Whereas in the case of farmers only eighteen per cent of the families have an average of 1.5 first-class popular magazines, the villages have an average of 3.4 in twenty-seven per cent of the total number of homes. In almost all cases where a good magazine is taken it is because of the presence or influence of a former school teacher in that home.

The village people receive magazines of the cheaper class (thirty-five cents a year or less) in only seventeen per cent of the homes, and these have an average of 1.8 of them. Twenty-five per cent of the country families have an average number of 1.5 of these cheaper publications.

Religious or church publications are taken by twenty-five per cent of the country homes, and twenty-seven per cent of the village homes. The average number of these papers taken by these families is 1.2. It is said that only the older people read these papers. Many of the younger element "keep them only to please the pastor."

OTHER MEANS OF COMMUNICATION WITH THE OUTSIDE WORLD

Of the homes in the country forty-seven per cent have telephone connection. In the village fifty per cent of the families

have the same convenience. It can hardly be maintained that the telephone is, strictly speaking, an instrument of education, yet it does put people into a more immediate and sympathetic relation to the rest of the world.

With regard to moving-picture shows or other local entertainments, they are purely recreational, or for amusement only. That they have an educational influence, however, often of a deleterious nature, can not be gainsaid. Twenty-one per cent of the rural families and forty-five per cent of the village people generally attend them on an average of only two or three times a year. The young people of several families in the village, however, attend very frequently. From the standpoint of the esthetic and moral welfare of the youth, it would, perhaps, be better if these shows never came to town. Yet no shows which in the opinion of the owner of the hall are positively bad, are permitted to appear.

Only twenty-nine per cent of the rural families attended any musical program, such as a concert by a band or the local town school orchestra. Sixty-six per cent of the villagers attended these local musicales. The town formerly had a brass band, but the young men kept leaving town, and finally it became impossible to get a competent instructor to keep together an organization of musicians. At present the town has only the school orchestra. At Rush Point there is a band composed of farmer boys. They frequently play at celebrations in nearby towns, such as Rush City, Pine City, or Grasston.

Sixty per cent of the farmers make it a practice to attend farmers' institutes or short courses, "once or twice in several years or so." Fifty-eight per cent of the village families make it a practice to attend most of the public lectures, such as those offered by the University Extension Division.

Sixty-eight per cent of the farmers have attended the Minnesota State Fair at least once. The average number of times attended was 4.4. In only forty per cent of the homes where there are unmarried sons or daughters over eighteen years of age, had any of these young people attended the State Fair.

The following table gives the passenger receipts by months for the town of Braham in 1912. It shows at what times of the year the people of this community do their traveling.

TABLE XXXI
PASSENGER RECEIPTS

January	\$ 486.65
February	387.73
March	449.88
April	595.44
May	514.15
June	697.71
July	607.38
August	663.72
September	1,125.58
October	419.08
November	601.36
December	582.01

	\$7,130.69

It will be noted that the summer months are the particularly heavy months for travel. Numerous religious conventions, as well as circuses, carnivals, and fairs in different places, all contribute to this increase. All these excursions, though undertaken primarily for pleasure, have a very important influence on the lives of the people of the community. An example of this is to be seen by the influence of the many girls who return home for a few weeks vacation from their work in the cities, as well as the boys who have "toughed around a little." Of this more will be said in the final chapter.



The Braham Public School.

CHAPTER VI

RELIGIOUS ACTIVITIES

The territory embraced by this survey is amply provided with churches. The average distance from country homes to churches attended is only 2.3 miles, and hardly any family has farther than three miles to go to church. Although there are no Catholic churches in the community, there are a large number of different Protestant denominations. In one township alone, there are six churches, representing four different denominations. New-comers in the community who can understand only English are poorly provided for in this respect, since services are conducted either in Swedish or German, according to the neighborhood in which the church is located. A few pastors have attempted to encourage the attendance of these English-speaking families, but have had poor success. They say that these people really do not care for religious services. These families themselves give as their reason for non-attendance the fact that they happened to be "trained in the faith of a different denomination," and also that "the pastors, however good they may be in their native tongue, cannot preach well in English."

There is foundation for the charge of one pastor that the people of the community as a whole, "the more Americanized they become, the more evident becomes the lack of a feeling of responsibility to God. People fail to give thought to the real purpose of man's existence and place in God's great plan." On the other hand, a few farmers gave as their reason for not being church members that "it costs too much money; can't afford it." "Anyway," said others, "practically, after all, it comes down to a basis of morals; we try to do our duty as well as we can towards others, as well as ourselves." These variations in religious convictions are pretty well localized. Thus it was put by a business man in town: "While the people living west of town

are praying and reading about the land of milk and honey, the farmers east of town are busy producing milk and butter."

In the Braham territory, six country churches have already succumbed to the gradual "inroads of socialistic agnosticism," and "general spiritual unconcern." These churches are "not exactly dead," however, for mission pastors occasionally preach there and administer communion services two or three times a year. Whatever the exact causes, the facts, according to the information secured from the families of the community, are that only forty per cent of the heads of families and forty-one per cent of the wives, are church members. These figures show only how many families have membership in some local church which they attend. A considerable number of families profess to be Christians, and many of these attend local church services, although they are not considered as members of the church.

Of the total number of families in this community, thirty-three per cent attend church services regularly. Husbands' attendance was quite as regular as the wives'. By regular, is not meant that a family necessarily attends church every Sunday. In many cases their church has services only once a month. When members of such churches attended only these few services regularly, they were credited with "regular attendance."

The average number of services attended during the year, by all who go to church was 21.8. Pastors usually so limit the number of services per month as to assure themselves a good-sized congregation. The two following tables present a number of interesting items furnished by the pastors of nine different church organizations in this community.

It is evident from the foregoing table that the Swedish Lutheran, and the Swedish Evangelical Lutheran churches are the strongest in this community. The Swedish Evangelical Covenant of America Congregation had no pastor and it was impossible to get data on its membership. Only comparatively a few families belonged to this church, however. It is noteworthy that men do not join the church as readily as women until they are married. Those who are dropped from membership, both men and women, are usually people who have moved out of the community. Most of the churches are growing in membership, though some are very weak.

TABLE XXXII
CHURCH STATISTICS—MEMBERSHIP

Denomination	NUMBER OF ACTIVE CHURCH MEMBERS			GROWTH OF CHURCH MEMBERSHIP LAST FIVE YEARS				
	Adult men	Adult women	Young men	Young women	Men added	Women added	Men dropped	Women dropped
1 Swedish Baptist.....	15	22	2	4	2	10	12	10
2 Swedish Lutheran.....	70	63	17	32	36	61	12	10
3 Swedish Evangelical Lutheran.....	43	37	38	52	4	3	3	2
4 Swedish Lutheran.....	35	35	19	24	42	45	25	26
5 Swedish Evangelical Covenant of America*	110	105	30	35	2	9	2	1
6 Swedish Lutheran.....	6	6	5	5	2	4	5	2
7 Free Evangelical Association.....	31	35	12	12	3	4	1	2
8 Evangelical Mission Covenant.....	9	9	.....	.....	.....	.....	.....	.....
9 Evangelical Mission Covenant.....	.....	.....	.....	.....	.....	.....	.....	.....

*A rather loose organization. No figures available.

TABLE XXXIII
KIND AND CONDITION OF BUILDINGS

Kind of building	Year erected	When last painted	When last decorated	In good repair	Separate room for social work	
					Separate Sunday school room	No (A kitchen where refreshments are prepared)
1 Wood.....	1882	1911	1912	Yes	No	No (A kitchen where refreshments are prepared)
2 Brick veneer.....	1907	1907	1907	Yes	No	No (A kitchen where refreshments are prepared)
3 Wood.....	1891.....	1909	1909	Yes	No	No (A kitchen where refreshments are prepared)
4 Wood.....	1891.....	1911	1911	Yes	Yes	Yes (A kitchen where refreshments are prepared)
5 Wood.....	1880	.....	.....	Yes	Yes	Yes (A kitchen where refreshments are prepared)
6 Brick and concrete.....	1913	1913	1913	Yes	Yes	Yes (A kitchen where refreshments are prepared)
7 Wood.....	1899	1910	1903	Yes	No	No (A kitchen where refreshments are prepared)
8 Wood.....	1886	1911	1910	Yes	No	No (A kitchen where refreshments are prepared)
9 Wood.....	1890	1911	1909	Yes	No	No (A kitchen where refreshments are prepared)

The numbers of the foregoing tables and those to follow correspond with those of the preceding ones. By cross reference the identity of any of these churches may be established. With the exception of two, these churches were built a considerable while ago, and they are therefore modest little pine-wood edifices. Only the two most recently built structures have separate rooms for Sunday school or for social work. All are in good repair, however, according to the opinion of the pastors making the reports.

SUNDAY SCHOOLS

In thirty-one per cent of the families of this community there was membership in a Sunday school. The following table prepared from information furnished by pastors and Sunday-school superintendents, gives a summarized statement of important facts connected with the Sunday-school situation.

The hour for holding Sunday school varies with local conditions. In some congregations the session precedes the divine worship, and in others it follows. It will be noticed that few women are teachers. This is both because of lack of fit learning on the part of many women, as well as a rather general opposition to permitting women to give formal religious instruction. Adults seldom join a Sunday school class. The men prefer to gather outside the church and smoke their cigars or pipes, and the women gather in groups about the church, while the children receive instruction. It will be noted that the girls outnumber boys in membership.

YOUNG PEOPLE'S SOCIETIES

In sixteen per cent of the homes of the community there is membership in a Young People's Society. The following table gives the pastor's reports on the conditions of their respective organizations.

TABLE XXXIV
SUNDAY SCHOOL STATISTICS

At what hour	Number of male teachers	Number of female teachers	Number under 18 teaching	NUMBER OF STUDENTS OR PUPILS			GROWTH OF MEMBERSHIP, 2 YEARS		
				Boys	Girls	Men	Boys added	Girls added	Adults added
1	12:00	3	2	None	10	15	2	2	None
2	12:00	3	3	2	22	34	10	.....	No
3	10:00	5	.....	.....	.....	.....	.....	.....	Yes
4	10:30	5	1	.....	15	24	.....	.....	Yes
4 or 1:30	9:30	5	1	.....	.....	.....	.....	.....	.....
5	11:30	3	1	.....	.....	.....	.....	.....	Yes
6	11:30	4	5	None	30	36	.....	.....	Yes
7	10:00	2	None	None	18	19	.....	.....	Yes
8	12:00	2	1	None	18	22	6	6	No
9	10:00	3	1	2	32	38	11	7	Yes

TABLE XXXV
YOUNG PEOPLE'S SOCIETIES

	MEMBERSHIP				MEMBERS ADDED LAST 2 YEARS	Time of meetings	Social meetings during year
	Adult men	Adult women	Boys	Girls			
1.....	7	9	2	2	2	Saturday night.....	Two State Luther League convention, lectures, concerts
2.....	10	16	9	22	6	Every other Wednesday night.....	.....
3.....	.....	.....	.....	.....	.....	Every other Wednesday night.....	.....
4*	.....	.....	.....	.....	.....	Once a month.....	.....
5.....	10	18	15	20	.....	.....	.....
6.....	22	25	10	9	.....	.....	.....
7*	.....	.....	.....	.....	.....	.....	.....
8*	.....	.....	.....	.....	.....	.....	.....
9.....	4	5	2	2	1	2	Thursday night.....

*No organized society.

Three of the nine churches have no organized young people's society. It is noteworthy with these religious organizations as with others in this community, that the women and girls outnumber the men and boys. Only on certain social occasions of the society, are the men and boys present in creditable numbers; and then it is said that the young men attend mainly because of the opportunity it affords "to see all the good-looking girls that are sure to be there." Many are not as frank about the purpose of their coming and explain that they "come just to help the girls out with the money they need." Whatever the underlying motives of those who attend, it is certain that at least two of these organizations are a decided influence for good, in that they give the pleasure-loving youth the right kind of social entertainment.

In forty-one per cent of the homes, the wife is a member of the Ladies' Aid, or the "Women's Society." The following reports of pastors give membership and number of meetings of their respective societies.

TABLE XXXVI
WOMEN'S SOCIETIES

Enrollment	Average attendance	How often they meet
1.....	18	...
2.....	85	Every two weeks
3.....	30	Every three weeks
4.....	*	Every two weeks
5.....	25	No set time
6.....	40	Every two weeks
7.....	50	Twice a month
8.....	12	Once a month
9.....	80	Once a week
	40	Once a week

*No data furnished.

These women's societies are entertained in turn at the various homes of the "better-to-do" members of the organization. The pastor and his wife are of necessity expected to be there. At these meetings some "quilting" or sewing is usually engaged in until coffee is served; and the meeting is adjourned with prayer and benediction, following a collection and singing led by the pastor. The proceeds of these meetings are used for church decorations or missions.

The following table, made up of the information furnished by the various pastors of these nine churches, gives, in brief, the general status of the outside social activities of these different churches, as well as the presence or absence of special influences of evil in the community.

TABLE XXXVII
SOCIAL ACTIVITIES OF CHURCHES

Number of social activities		Average number present	Amount contributed to denominational benevolence	Amount contributed to other than denominational
1.....	3.....	75.....	\$28.86 last year.....	
2.....	4.....	350.....	\$176.90.....	
3.....			\$400.00.....	
4.....			About \$400.00.....	
5.....				Cannot give exact figures.
6.....			\$300.00.....	\$100.00.
7.....			\$73.00 (for travelling minister visiting church).....	\$75.00.
8.....	One concert by choir and ice cream social	No record	\$125.00.....	\$90.00.
9.....	Two festivals, program and refreshments.....	175.....	\$ 38.00.....	

There is considerable difference of opinion in regard to the attitude that the church should take towards dances, card playing, and Sunday baseball games. As a general rule, however, pastors are opposed to them. Parents, too, if they are church-going people, usually oppose these forms of amusement and recreation. Yet, in nineteen per cent of the homes there are boys who play baseball on Sunday, and in thirty per cent of the homes there are boys or girls who attend dances. In thirty per cent of the homes they play cards occasionally. Those parents who are opposed to card playing and dancing constitute thirty-four per cent of the total number.

Card playing is always indulged in "only for fun and to help pass away time when there is company present." The Sunday baseball games are usually free from immoral or otherwise objectionable features. It is for this reason that some preachers are "only ostensibly opposed to these pastimes." As regards the dances, however, this cannot be said. In order to get a sufficient number of young people together, it is necessary that these af-

fairs be open to anyone who desires to attend. As a result of this, it often happens that girls associate with drunken men whom they fear to antagonize by refusing to dance with them. It is said that in certain neighborhoods even girls become loud and boisterous as a result of intoxication. In such cases "the dance continues until almost daybreak, by which time most of the



A typical country church.

couples have started for home in a drunken stupor." These conditions are by no means general, however, for in most localities "drunkenness is not tolerated on the dancing floor." The dances given under the auspices of lodges are said to be above criticism. In discussing moral conditions of the community, one pastor, who was less pessimistic than the average, concluded that "in general the influence for good overbalances the influence for bad."

PART III

WHAT LIFE AFFORDS



"A beginner's shack" in the cut-over country of Kanabec County.



A view of the homes of a retired farmer and of the local physician in the village of Braham.

CHAPTER VII

LABOR INCOMES AND MATERIAL COMFORTS

In the foregoing chapters consideration has been given to those activities of the community, that are not pursued as ends in themselves. Besides the distinctively economic interests these chapters dealt also with the various organized or unorganized efforts to regulate business and social affairs of all kinds, as well as with those formal and informal endeavors intended to educate and inspire the citizenship of the community. In this and the following chapter, we shall discuss the part played by these latter endeavors to attain higher ideals, and develop a more refined esthetic and moral nature.

In Chapter I the cash income for the average farm in the community was shown. It will be remembered that the \$568 represented the total cash returns of the whole family's labor, including that of hired help. If the necessary outlay for hired help and machinery (not to mention interest on capital invested) were subtracted from this amount it may readily be seen that the net labor income of these families is indeed small. It should be remembered, however, that besides this cash income, the family has had for its own consumption all the common products of the farm, such as vegetables, milk, butter, meat, eggs, fruit, and honey. Were it not for this the farmers could not exist, for as it is, many are actually losing money at the business. About the only thing they have to show for the year's work, is that they managed to live. The increase in bank accounts shown in a previous chapter is the result of penurious living. They represent small savings from wages earned, not profits. In order to compare the standards and costs of living of the families in the village with those of the country, records were obtained from sixty families in the village. This includes practically every family in the village. The occupations of the heads of the families are as follows:

Barber	2	Liveryman	2
Blacksmith	2	Lumber business	1
Butcher	2	Mail carrier	2
Buttermaker	1	Merchant	5
Carpenter	1	Minister	1
Cattle buyer	1	Retired farmer	12
Clerk	4	School janitor	1
Creamery man	1	Section boss	1
Depot agent	1	Stone mason	1
Dressmaker	2	Telephone expert	1
Farmer	1*	Traveling man	1
Housekeeper	1	Warehouse manager	1
Laborer	5	Washwoman	1
Land agent	1		

The labor incomes of merchants in this village have been discussed in the third chapter. They are of very moderate size, ranging from about \$600 to \$2500 per year. These figures do not include any income that a person may receive from bonds or shares of stock which he may own in some other business than the one in which he happens to be actively engaged. The average labor income of heads of families in the village, other than merchants, was \$900. This labor income was realized from an average of 332 days work. Besides the above, there was an additional average income of \$176, in eleven different homes, which was earned by the wives. These earnings include that of washing done for other families, and payments of boarders and roomers. The average number of weeks that roomers were kept in these homes was 35.7 and the average rent received from them was \$54.50. Also, in thirteen homes there were additional earnings by children. These latter earnings were considered as the children's own, and are not included in the family budget.¹

Only three per cent of these village families raised all of the potatoes they used; and these had an average of 147 bushels, some of which were sold. Thirty-three, or over fifty per cent of the families raised some other garden stuffs of their own. Besides, ten raised fruit; and twelve had a cow of their own to supply them with milk and butter. Seven families raised a part of their meat supply; and sixteen of them had poultry and eggs from their own "hennery."

* Also potato buyer, 1.

¹ The average amount of capital invested in working equipment, such as horses, vehicles, and tools, was \$1,598.

Most all of the houses were owned by the families who occupied them. According to the estimates of the owners, the average rental value per year of all these homes is \$127, or \$10.58 per month. The average tax paid by these home owners was \$33.11. Expenditures for fuel amounted to fifty-one dollars per average family. The average paid out by each family for foods was distributed as follows: potatoes, \$6.95; other garden stuffs, \$11.78; fruit, \$14.12; milk, \$66.15; butter, \$35.56; meats, including poultry and fish, \$70.86; eggs, \$37.20; coffee, \$17.05; sugar, \$13.61; flour, \$15.54. The average bill for lighting was \$11.59.

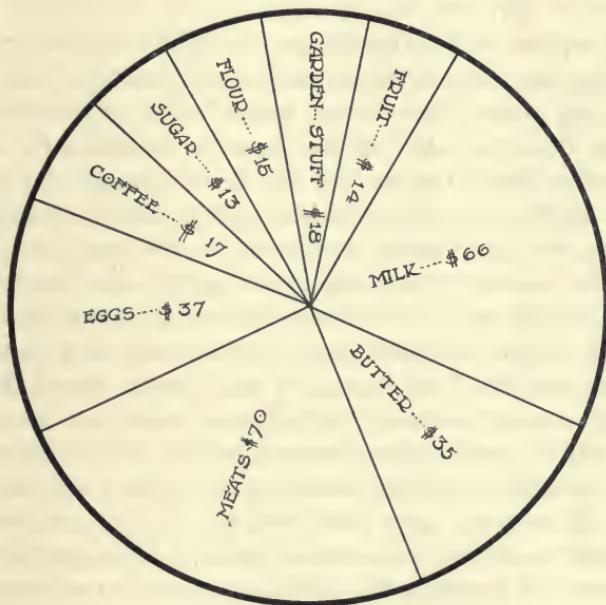


Diagram 5. Showing the relative importance of expenditures of village families for the most important items of food.

The total of the above enumerated expenditures amounts to less than one half of the average family cash income. Owing to lack of accounts, and a general reluctance to give amounts paid for various articles of clothing, doctors' bills, and general house furnishings, it was impossible to get anything approaching a fair estimate of these items. The clothing generally worn and the kind of house furnishings show the greatest variation, and it is generally in these items that extravagance is apt to creep in. As a

whole, however, it must be said that the housewives and daughters of most of the homes in the village are very frugal and industrious, and are not given to display, either in their homes or upon the street. As a class, however, they appeared much more stylishly and expensively dressed than the average farmers' wives and daughters. Little difference between the dress of the young men of the farms and of those in the village could be observed, since practically all of them wear "hand-me-down suits" of similar style and quality. In general it may be said that there is very close adherence, on the part of the youth of both village and country to what they believe to be the dictates of fashion. Whenever a boy or girl who has been working in "the cities," returns home for a short visit with relatives, the things they wear, as well as the slang they use, or the mannerisms they affect, soon become the standard of the "live ones at home." To cite an illustration a boy who had graduated from a business college in the city, returned home "for a few weeks' rest." During his stay at home "he was regarded as a model of what was latest in styles," with the effect that "practically everybody in the town, and in the country for miles around, started to grow side whiskers, the craze for which has not entirely died out." In general, there appears to be but little difference in the hirsutical adornment of the village and the farm boys. A local barber stated that "the town boys have their hair trimmed about every six weeks," the country boys "usually have theirs cut every two months." Old farmers "usually celebrate once a year, when a neighbor's boy shingles off the year's growth of both the old man and his kids."

In addition to the fact that women in town generally have better means of knowing the fashions in vogue, they usually appear better dressed than their country sisters, because they spend more money for clothes. Not only is this the opinion of dealers in dress goods, but investigation into the matter shows that in only forty per cent of the country homes was any of the dress-making done by a professional seamstress. In the village fifty-three per cent of the families hired their sewing done by a good seamstress, and in some other homes either the mother or one of the girls was a professional dressmaker. A photographer stated that "on wedding occasions everybody is as well dressed as the skill of the dressmaker and the styles permit." The photograph galleries give ample testimony to the accuracy of this statement.

A comparative view of work of women and conveniences in village and country homes is shown by the following percentages. In twelve per cent of the homes of the country and village alike, a hired girl was had during the year. The families in town, however, had a girl for an average of 283 days, whereas the country women had one for an average of only fifty-six days. The wages paid in the village was only forty-one cents a day on the average, whereas the wages paid on the farm averaged sixty-three cents a day. Even at this difference in wages the girls generally prefer to work in town. Some of the reasons for this will become apparent when it is shown what work is expected of women on the farm.

In the country, all of the washing must be "done by the women folks." In only one of the country homes was the washing machine run by motor power, and in only twenty per cent of the homes was there even a washing machine. In all the other places the big, heavy, "wash" of the entire household must be done by hand. In the village, eighteen per cent of the women hire their washing done, twenty-one per cent have washing machines, and the rest do their own washing by hand. Two homes in the village run their washing machines by motor power. In only eighteen per cent of the country homes do they have rain water with which to do their washing. In two thirds of these places the cistern was so located that the water could be pumped in the house. In the village twenty-eight per cent of the homes had cisterns for soft water and two thirds of these also were within the house. In the country only fourteen per cent of the homes were equipped with oil stoves. In all other homes, the ironing was done in the same room with a hot wood stove fire. In the village fifty-six per cent of the homes have oil stoves, and thirty-six per cent of them have electric irons. That these various conveniences affect a girl's choice between a country and a village home can hardly be doubted, even if it were not for the testimony of many girls to the same effect.

In only seven per cent of the country homes may drinking water be drawn in the house; and in fifteen per cent of the homes it must be brought from a distance of over five rods from the house. Windmills for pumping water were used on only thirty-seven per cent and gas engines on only seven per cent of the farms. In the village the drinking water is in the house in

fifty-three per cent of the homes, and it is over five rods from the house in twelve per cent of the homes.

In the country, heating is done almost entirely by means of wood stoves; coal was used in only three per cent of the homes. In four per cent of the homes, there was a hot-water system of heating. In the village, coal stoves were used for heating in forty-five per cent of the homes. Hot-air furnaces were used in twelve per cent, and hot-water in five per cent of these homes. In only one country home, was there a gas-lighting system; in all others, kerosene lamps and lanterns are used. A gas system was used in but one village home, and electric light was used in forty per cent of these homes. The average number of rooms in both country and village houses is 6.3. Only a few of these are kept heated.

Only thirty per cent of the country homes had icehouses, even though ice could be harvested anywhere each winter at a distance of not more than two or three miles; and lumber was always plentiful. In the village, all families who want ice may have it delivered by the drayage company which also owns the village ice-house.

Screened porches were enjoyed by only ten per cent of the country families, although the mosquitos are very troublesome here owing to the swamps in this region. In the village, thirty-six per cent of the homes had screened porches.

Front yards were kept clipped with lawn mowers on forty-four per cent of the farms, and on sixty-six per cent of the village places. On twelve per cent of the front yards of the country homes, calves or horses were pastured, and these kept the grass down. In the rest of the cases the lawn was occasionally mowed with either a field mower or a scythe. Few farmers allowed the front yard to grow weeds.

Eighteen per cent of the farm homes had hammocks or frame swings. In the village twenty-one per cent of the families had one or the other of these and there was evidence on any summer evening that those in the village were being used.

In connection with the foregoing home conveniences and comforts, it is interesting to compare the usual daily routine of country and village people. The farmer's work is more or less seasonal, and therefore, it is hard to give an average daily schedule of his activities. According to general observation and the testi-

mony of the farmers, the following figures do give an approximate distribution of the twenty-four hours of the day, for the average farmer. In summer: at chores 3.1 hours; eating 1.9 hours; field work 9 hours; recreation 1.9 hours; and sleeping 8.1 hours. In winter the day is spent about as follows: chores 4.8 hours; eating 2.1 hours; on road or outside work 4.6 hours; recreation 3.4 hours; sleep 9.1 hours.

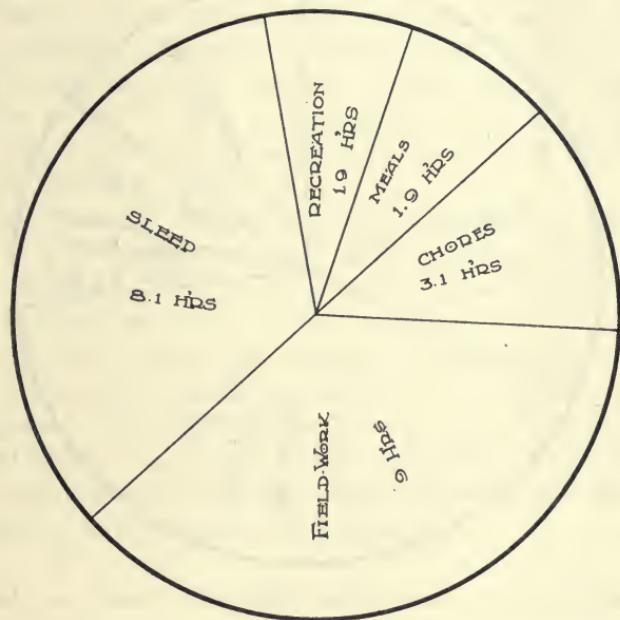


Diagram 6. How the average farmer's day is spent during the summer season.

Without attempting to criticise the kind of farm practice which results in the foregoing distribution of time, it is noteworthy that because of the way things are now done in the country, it seems necessary to many farmers to let the women help them with their work in the following ways: in forty-seven per cent of the homes, women help in the field work; and in seventy-four per cent of the homes, women help milk and do chores. Besides this, in forty-one per cent of the homes the women make their own butter. In only seven per cent of the country homes do the men alone take care of the gardens. In thirty-one per cent of the cases both men and women share in the care of the

garden; and in sixty-two per cent of the homes, women alone tend the garden.

In the village the daily routine of the head of family appears to be the following: regular work 9.8 hours; work around the house 1.3 hours; eating 1.5 hours; recreation 3.5 hours; sleep 7.9 hours. In this connection it is well to note that the wives of

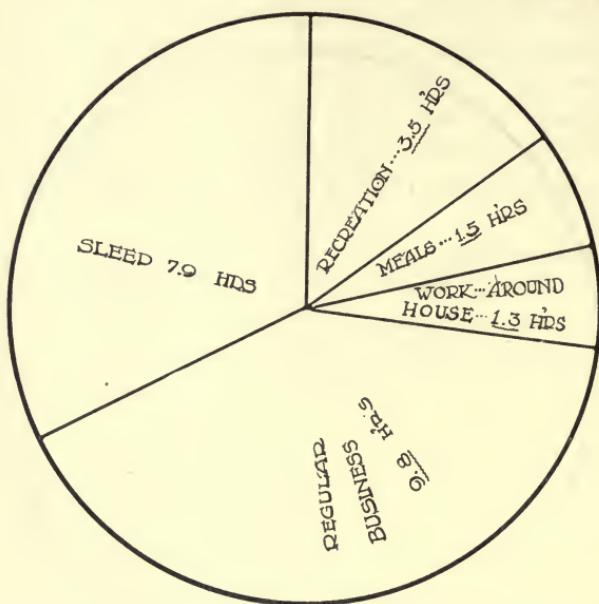


Diagram 7. How the average village man spends his day.

some of the merchants often help them with their work in the store. Some farmers' wives believed it was no more out of place for them to help their husbands in their farm work than it was for wives of merchants to help in the store work. In either case, the aid is usually cheerfully given. There is this difference, however: the merchant's wife almost always has a maid to look after the housework, whereas the farmer's wife generally does not, and it is said that a wife who does the work of a farm hand is apt not to be as neat, and her home not so tidily kept as might otherwise be the case.

It is the opinion of the local physician that hygienic, sanitary conditions are "making fairly good progress." As a general rule, however, "people are still afraid of fresh air, almost everybody

keeps bedroom windows tightly closed." Parents are giving more attention to the eye and nasal affections of children; but with respect to the care of teeth, they are very backward." Many girls from sixteen to nineteen years of age have some of their front teeth extracted, simply because it is thought too expensive to have them filled with gold. "Women but little over thirty years of age may frequently be seen with practically all of their teeth out." The local physician is doing what he can to better this condition by advocating better care of the teeth, and by refusing to extract teeth which a person can afford to save by filling. The dentist reports that most of his work is "extracting and plate work." Young ladies, however, quite commonly use tooth brushes, and they usually try to have a tooth filled whenever such treatment will save it.

People generally care for their sick in their own homes and only in case of surgical operations do they willingly submit to entering a hospital. The people generally appreciate the services of the hospital, however, and there seemed to be a number of farmers, as well as merchants, who were willing to subscribe some capital towards the erection and equipment of a good-sized modern hospital. The building now being used for that purpose by the local doctor as his own private institution, is "entirely too small to accommodate the many cases that would be treated here if a good modern structure were equipped."

CHAPTER VIII

RECREATION AND SOCIAL LIFE

Students of rural social conditions are divided in their opinions concerning the fundamental causes of rural discontent. Some maintain that if economic conditions are properly ordered, social contentment will follow as a result. Others contend that opportunities for recreational and social activities are the all-important considerations in the country-life problem. In the presentation of the inventory of these activities in the Braham community, the writer has included such data as will reflect the viewpoint and opinions of both old and young, who actually live in the country.

The following figures present the chief forms of recreation in the home circle: reading is a common pastime in eighty-eight per cent of the country homes, and in ninety-four per cent of the village homes. Cards are played, usually only on winter evenings in twenty-nine per cent of both village and country homes. Women sew or do fancy work for recreation in seventy-six per cent of the village homes and in fifty-two per cent of the country homes. Music is a common recreation in fifty-one per cent of the country homes and in only forty-three per cent of the village homes.

Perhaps one of the chief reasons for the precedence of the country over the village in this respect is the fact that girls in the village do not care to play unless they have a piano. Only ten per cent of the country homes have pianos, whereas thirty-two per cent of the village homes have them. In the country, however, twenty-eight per cent have organs, whereas in the village only seven per cent have. Also twenty-two per cent of the country homes have violins, as compared with eighteen per cent of the village. Phonographs are in eighteen per cent of the country homes, and in only five per cent of the village homes. In the number of musicales or orchestral concerts attended by some member of the family, the village naturally leads the country, be-

cause of the comparative ease with which they may attend. In the country only twenty-nine per cent of the families were represented in these audiences; as against sixty-six per cent of the village homes. In the village, buggy or automobile drives in the evenings constitute a common form of recreation for thirty-seven per cent of the families; and "down town gatherings" are common experiences for men and the older boys, in twenty-eight per cent of the homes.

Among the recreations away from home one of the most popular is dancing. In thirty-three per cent of the village homes and in twenty-nine per cent of the country homes somebody attends dances. In only fifteen per cent of the homes do parents willingly allow girls to attend country "bowery or barn dances." At these usually "the tougher set gather." There is indubitable evidence that at some of these dances "moral conditions are as bad or worse than in the lowest public-dance-hall gatherings of the cities." It was maintained by a person who claims to know that "practically all illicit sexual relations as well as the increasing number of cases of venereal infection may be traced back to the public dances." The public records at the country court house, of course, give only a faint suggestion of the extent and gravity of this moral problem, for only a few of these cases get into the legal records. Although it is a sad commentary to make, a common opinion of both young and old men is that "as a class, the girls who have been working in the cities for a while, are the chief cause for this constantly growing evil." Information from medical sources seemed to corroborate this charge.

In justice to this district as a whole it must be said that the above-mentioned conditions are more or less limited to certain neighborhoods and both boys and girls know the character of those who usually attend a dance in any particular place. It is hard to state whether or not these demoralizing influences are spreading, but they are menacing.

As we have seen in the preceding chapter, baseball is played almost solely on Sundays. Farmers feel that they can not spare any of the week days for sport, and so the boys, who like the game, usually manage to gather each Sunday afternoon. These games were not held responsible for any gross immoral tendency, although it is charged that in some cases the language used is hardly in accord with the liturgies of the church services in the

morning, which are attended more or less regularly by the boy players and the girl spectators as well as by their parents.

Fifty-two per cent of the farmers go fishing an average number of 6.3 times a year. These fishing trips are usually on rainy days when it is impossible to do much regular farm work. Merchants who have cottages at Rush Lake, fish almost every morning before they drive in for the day's work. Only four families in the village owned cottages at the lake, but these families frequently invited others to spend some time with them there. Thirteen families were thus entertained an average number of 3.3 times a year. The average number of days vacation for wives in the village was fifteen, for the husbands, twelve days.

The average farmer's family usually views a trip to town with about as much enthusiasm as do villagers a trip into the country. The average number of times per year that farmers take their families to town is fifty-four. This does not mean that the whole family goes there together, but that "some of the women folks and children go along to town to get what is needed in the house, or some matter of dress."

Single buggies are used by seventy-one per cent, double-seated buggies by fifty-four per cent, and surreys by only 3.5 per cent of the country families. Only two per cent have automobiles. In the village, eighteen per cent have automobiles and twenty-seven per cent have buggies, one half of which are single buggies.

SOCIAL LIFE

Social calls or visits are always of a most informal nature. Often a farmer or his wife will announce to some friend as they emerge from the church together that "to-day we'll come to your place unless you're going elsewhere yourself." The reason for this easy unconventional freedom is that country people generally associate only with those with whom they are most intimate friends. The least difference regarding any matter whatsoever serves to break all social connections between the families concerned. They may continue to attend the same church together, and even sip coffee together at a ladies' aid meeting, but any direct personal intercourse is scrupulously avoided. The older boys and girls often do not enter into the feuds of their parents; indeed love affairs of the young people are said to have frequently ended the foolish enmity of the parents. That social clannish-

ness prevails in many localities is shown by the fact that only forty-one per cent of the families visited with any one besides their relatives. The average number of such visits during the year was seventeen per family. Practically all of the visiting in the country is done on Sunday afternoons. Only twelve per cent of the families reported that they did not visit or have company on Sundays. The average number of these visits during the year, was nineteen per family. In seventy-six per cent of the homes there had been "evening visits during the winter months." These visits are usually not on Sundays, and card playing is the common form of entertainment except in homes where there is religious taboo on this form of amusement. The average number of these evening visits per family was seventeen during the last year.

The attendance at social affairs is shown by the following figures. The average number of times that members of church societies attend meetings during the year was fourteen. These meetings are held in rotation at the homes of the different members; both village and country women attend them in common. The social relationship thus maintained between country and the village is unquestionably a good to the community. The same may be said with regard to the lodge meetings; both men and women get better acquainted at these social affairs, which usually terminate with a dance. However, only twenty-one per cent of the homes of the country are represented in the membership of the various lodges of this community. Only forty per cent of those who do belong to lodges, attended any meeting during the last year. Those who attended meetings went an average of seven times during the year. In only twenty per cent of those same homes did the wives also attend lodge meetings, and they attended an average of eight times during the year. In the village forty-eight per cent of the homes are represented in lodge membership, and of these seventy per cent attended some lodge meetings during the last year. The average number of meetings attended by men was nine, whereas the women members attended an average of fourteen times during the year.

The following table made up from the reports of officers of the various social organizations in this community, presents in a condensed form many important facts concerning the status of each.

TABLE XXXVIII
SOCIAL ORGANIZATIONS

Name	Total membership	Total rural membership	Rural membership 5 years ago	Number of meetings during year	Average attendance	Average attendance of rural members	Value of real estate belonging to organization	Annual dues of members	Amount of other costs to members per year	Do poor roads keep many country members from attending meetings
Birthday Club.....	12	20	20	20	12	20	\$350	\$1.20	.....	.....
Star.....	20	20	20	24	14	14	.....	1.60 (men) 1.00 (women)	.....	Yes
M. W. of A.....	94	43	25	Very few	Poor	15	.....	3.00	.....	.....
Royal Neighbors.....	40	2	2	24	24	1	.....	1.50	.....	.....
Star Lodge, I.O.G.T.	25	25	35	30	20	20	350	1.60	.....	.....
Farmers' Club.....	13	60	30	12	50	10	.....	1.00	.....	.....
No. 63 of I.O.G.T.....	25	23	23	25	15	.....	600	1.20 (men) .80 (women)	.....	Yes
Average.....	38½	29½	26½	21½	22½	11½	\$433	\$100	\$3.00	4 Yes 2 No

Officers of lodges generally felt depressed as a result of the usual poor attendance of their members. A few of these lodges are fraternal insurance organizations, one of which has suffered from dissension in the politics of the central organization. Only a few people in this community had insurance with any "old line company." Fifteen per cent of the farmers had life insurance, of one kind or another. The average amount for which they were insured was \$1452. In the village thirty-eight per cent of the families carried life insurance, for an average amount of \$2750.

HOW COUNTRY LIFE APPEALS TO COUNTRY PEOPLE

We have completed our analysis of conditions of country life as it is, both on the farms and in the village. Let us now see how the people who live in this environment feel about the life they are living. One of the best ways to gauge this sort of feeling is to find out how many people are content with what life in their community offers them, and how many show discontent by trying to leave it.

It is often maintained that if the young country women can be kept on the farms, the young men will also stay as a result. Whatever the facts may be relative to the cause and effect of the situation, it does seem that where conditions are such that girls remain on the farm the boys also usually remain. Of the particular families in this community from which detailed information was obtained, it was found that there were 193 sons and 151 daughters who were over eighteen years of age. Of these boys seventy-two per cent were single. In the case of the girls sixty-five per cent were unmarried. The extent to which the young people are aided in getting married by widening the circle of their acquaintance, is shown by the fact that in the case of the boys only one third were married without leaving the neighborhood, and two thirds of them "found their wives away from the home community." In the case of the girls one half were married before having left home, and the other half "found their husbands after having left the home community." That the low proportion of eligible young men and women who are married is not caused by any extraordinary degree of aversion to early marriages, is indicated by the records of the Clerk of Courts in the

four counties in which the territory of this community is located. Approximately eight per cent of all the marriages in these counties are contracted by parties, one of whom is below the legal age of marriage. In the newer regions these extremely early marriages are most frequent, as is shown by the records of Kanabec County in which twelve per cent of the marriages were by "under-age parties."

It is noteworthy, however, that thirty per cent of the girls over 16 years, on farms expressed themselves as being unwilling to marry a farmer. Sentiment of this kind may be somewhat responsible for the large number of single people in the country who are old enough to be married.

Of the unmarried boys over eighteen years of age, forty-six per cent are away from home. Of these only twenty-one per cent are working for farmers; the rest are working elsewhere. Of these latter there are four bank clerks, two chauffeurs, four saloon porters, three carpenters, four clerks, three cement-layers, one steam engineer, two railway employees, one storekeeper, two miners, one sailor, and two teamsters. It is noteworthy that only a few get positions of any considerable importance.

Of the boys of the village who are over eighteen years of age, four are at home and thirty-nine are away from home. Of these, twenty-two are married. Five per cent of them work on farms, and eight are running farms of their own. The occupations of twenty-four who are working away from home are as follows: nine clerks, four traveling salesmen, and one each of the following: carpenter, dairyman, electrician, elevator boy, minister, sailor, plumber, section hand, coachman, teamster, and school teacher. Of the boys over sixteen years of age living on the farm, thirty-five per cent expressed themselves as not wanting to be farmers. Only six in this community were able to attend high school in order to fit themselves for other positions in life.

Of the ninety-seven farmer girls over eighteen years of age who were unmarried, forty-eight per cent were away from home. Of those away from home, only four were working in the country, and forty-three were working in a town or city. The latter were employed as follows: housemaids, twenty-nine; dressmakers, four; clerks, two; waitresses, three; stenographers, two; hairdressers, one; music teacher, one; laundry worker, one.

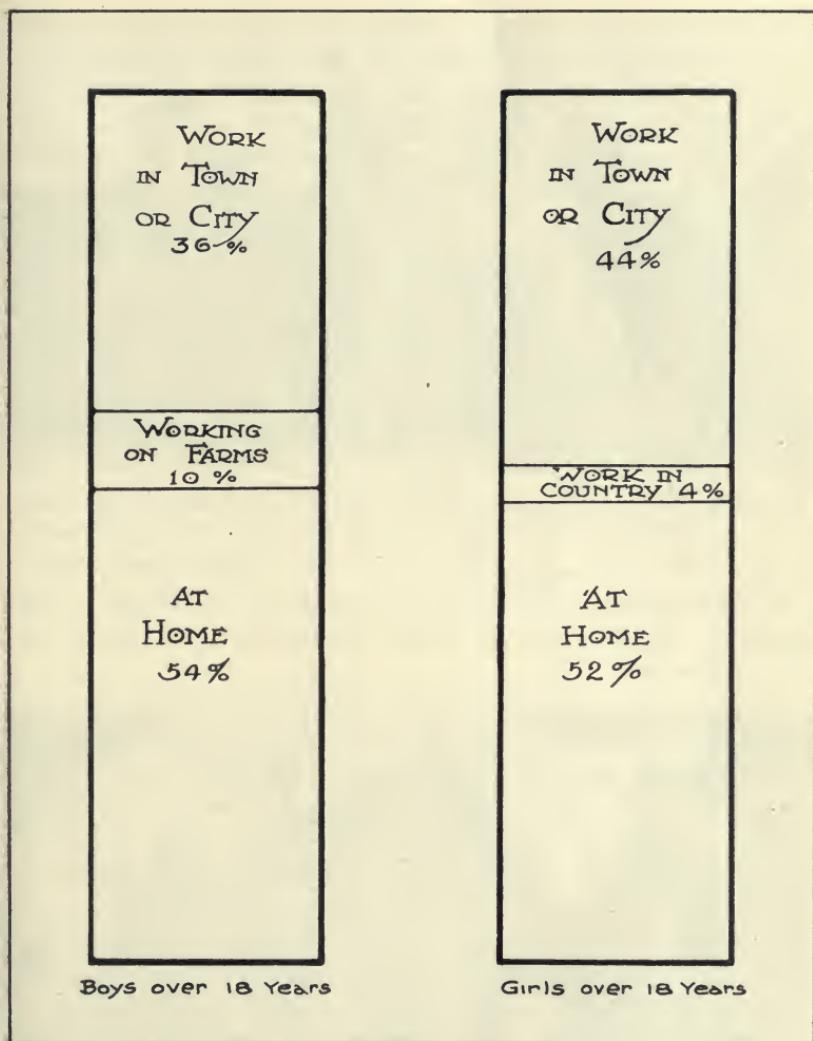


Diagram 8. The extent to which unmarried farm boys and girls over eighteen have left the farms.

Only three of the girls at home were attending high school, and two were attending a Normal School. Six girls were school teachers.

Of the twenty-four single daughters of the village families, nineteen were away from home. Of these, eighteen were working in cities. They were employed as follows: housework, six;

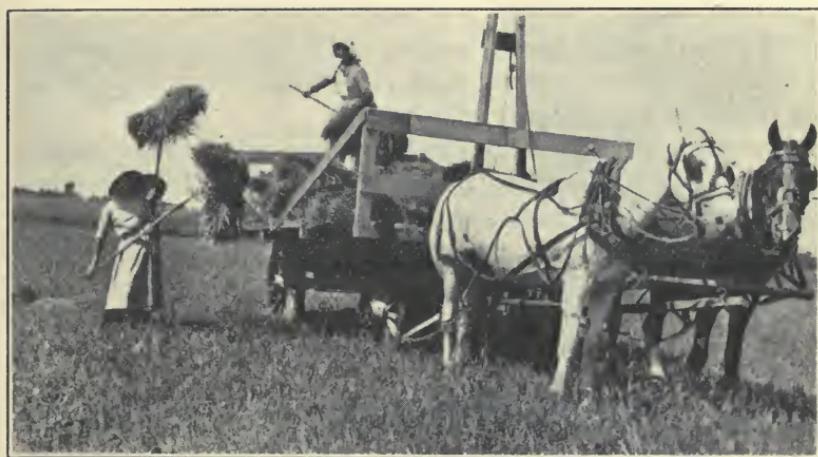
telephone operators, three ; dressmakers, three ; clerk, one ; stenographer, one ; factory girl, one ; clerk, one ; school teachers, two.

There were seven girls of the village families who attended high school; and five were attending a college or normal school.

The usual reason given by these families for the exodus of their children to the cities, is that "there is nothing to do here in the country, so why not let them go where they can earn good wages." A glance at the population table for the township covered by this survey, will show that there is indeed a large population here, and study of the living conditions in this community undoubtedly convinces one that "for most of the young people there is but little opportunity here, either financially or socially." It is said that housemaids working in the cities quite commonly receive four or five dollars or even six dollars per week. Such tempting wages combined with the stories of the good times that may be enjoyed in the cities, are responsible for the large number of girls who seek employment there. The moral dangers that beset the pathway of these girls are usually not known to their parents. The evil results of this ignorance have already been commented on.

The boys, too, find that the city occupations usually pay higher wages than they can get at home. After they have tried them, however, they admit that it is hard to save as much money as they did in the country, even though the pay is more. The greater opportunity for social conviviality, soon outweighs considerations of the simple rustic virtues ; and it is said by local farmers that "but few men who have gotten to like city life will ever make good farmers again since it requires a different nature to be a good farmer than to be a business mixer."

Perhaps the most common opinion regarding the fundamental reason for the social discontent which is "becoming more and more evident among the newer generation," was that "it is because of too much education"! The older people, especially, felt that as a result of our continued efforts for more education, "people are getting to have wants which we, forty years ago, regarded as luxuries fit only for kings. That is the reason, too, why so many young people will not get married; they're after only fun in life, and they don't care to settle down to work like good honest people used to." Likewise it was commonly charged by these older people that "the younger generations are living be-



Women and children commonly help in farmyard and field work. It is one of the reasons why country girls want to live in cities.



The country home of a contented old settler who prefers his solitude to life in town.

yond their means. Many buy a manure spreader when they can afford to have only a lumber wagon, and a good fork; others get rugs and furniture to store away in a dark parlor, when there still remains a big mortgage on a farm."

As to the solution of the problem, most of the older people generally piously agreed with the preachers, that "the situation demands a good religious awakening"; but one of them added the practical suggestion, that besides a greater faith in God, "people ought to get busy and raise hogs and milk cows, and stop fooling away so much time."

CONCLUSIONS

I. The farming methods are rapidly changing for the better, but there is a lack of appreciation of what neighborhood and community coöperation will do to help solve the seasonal labor problem and to keep down over-heavy interest charges on but little used machinery.

II. Now that the principal farm income is derived from dairying, the marketing problem of the farmers is in the main satisfactory, due chiefly to the successful operation of farmers' co-operative creameries. There is some complaint with respect to the marketing of potatoes, but it appears to the writer that the chief reason for this is a lack of understanding of the functions of wholesale buyers and distributors. The writer is of the opinion that a good "producers' association" would help to get much larger returns, even if the marketing were left to the present competing "jobbing concerns."

III. The farmers of this community should discuss regularly in club meetings methods of improving farming and marketing conditions. There is plenty of local talent to conduct these meetings with programs of the proper kind. All that is needed to start these neighborhood clubs is a little help in organizing them. The principals of schools and pastors of local churches might be of assistance in forming such clubs in the community.

IV. The retailing business appears to be satisfactory to most of the farmers, even if a large per cent of them do patronize mail-order houses. Most of the stores are run with very small profits. Some would show a loss if all charges were properly made. Local merchants all express deep concern regarding catalog-house competition, but some of them might better give more thought towards increasing the efficiency of their own business, or else get into some kind of work where they can render more economical services to society. The writer is of the opinion that the competition of catalog houses, on the whole, is a very good thing for the community in general.

V. The "county ditches" have done much to drain this country, and have accomplished the first thing necessary in the construction of good roads. There is some evidence, however, to show that there was some inefficient engineering in the construction of these ditches. The appraisals to determine the amount of taxes to be paid by owners of adjacent property were oftentimes made arbitrarily and some injustice undoubtedly resulted therefrom.

VI. Although the roads are very bad in many places, the community as a whole is doing good work towards their improvement. It is necessary to go slowly because the kind and amount of traffic the farmers have to do does not warrant inordinate expenses, such as is entailed in the construction of macadam and concrete roads.

VII. The public schools are generally well attended and the work in them is showing a very satisfactory improvement. County superintendents of four counties were unanimous in their commendation of the interest shown in education throughout their territory. Consolidation of schools will make but little progress, however, if left to local option. This is mainly because the farmers want to be shown that the actual benefits to be derived from consolidation will equal the added expense of such a system. If consolidation of rural schools really will bring about all that is claimed for it, then perhaps we ought to make it compulsory by state legislation.

VIII. It seems to the writer, that owing to the gradual change wrought by newcomers of different nationalities, and the dissemination of socialistic doctrines with their usual agnostic accompaniments, the church is losing control over the ethical and moral standards and aspirations of the community. The evident remedy is that ministers of the gospel should be men not only thoroughly imbued with Christian ideals, but should also have a practical appreciation of American standards and practices in business and social life. The church ought to identify itself more with the business and social activities of both old and young.

IX. The standard of living is undoubtedly being raised higher and higher from year to year. Foremost in this work are the public schools, which furnish most of the new ideals. The growing prosperity of the farmers, however, alone makes pos-

sible the realization of the ever increasing wants. This ever increasing prosperity is caused by the general progress of the sciences and arts both nationally and locally.

X. A general feeling of class interests has made itself felt, owing partly to the spread of socialistic propaganda. As a whole, however, there is little but good will towards the more prosperous business men of the village. The chief reason for these amicable relations between country and village is the church and lodge activities centered in the village.



A week-end party of village people at Rush Lake.



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